

Nov-14-03

...TEXT: measures taken to improve on the smaller losses will reflect well on the company's **customer** service. Per Larsson is the group **risk** manager at SCA ...doors.

Measures such as these not only benefit pulp and paper companies in terms of **risk** management, but they also help impress **customers** - a crucial concept in an industry that is waking up to the importance of customer...

**15/3,K/4 (Item 4 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01912106 05-63098

**Letters of credit**

Sowinski, Lara

World Trade v12n11 PP: 80-84 Nov 1999

ISSN: 1054-8637 JRNL CODE: WLD

WORD COUNT: 1326

...TEXT: for loading the goods in the vehicle provided by the buyer, unless otherwise agreed. The **buyer** bears the full cost and **risk** involved in bringing the goods from there to the desired destination. This term thus represents...

... sales contract. The risk of loss or damage to the goods is transferred from the **seller** to the **buyer** when the goods pass the ship's rail.

FOB AIRPORT: "Free on Board Airport" is...

**15/3,K/5 (Item 5 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01902755 05-53747

**Financial comfort if a seller doesn't tell the truth**

Blitz, Gary P; Kerxton, Jill K

Mergers & Acquisitions v34n2 PP: 34-37 Sep/Oct 1999

ISSN: 0026-0010 JRNL CODE: MEA

WORD COUNT: 2630

ABSTRACT: In a typical negotiating scenario, the **buyer** wants concrete reps and warranties that its target is coming in with a clean bill of health while the **seller** will not or cannot indemnify the **buyer** against post-deal losses from breaches of the assertions. Often this is a deal-breaker. But a new **insurance policy**, Representations and Warranties **Insurance** (RWI), has come on the scene to help prevent a stalemate that threatens to doom the deal. The **policy** pays up if a **seller**'s breach, i.e., a lie, a misstatement, an omission of material fact, causes **financial damages** to the **buyer** after the deal closes. Warning: This is not "bad deal **insurance** ." The **policy** may be useless if the **buyer** has not done a good due diligence examination.

...TEXT: and warranties, and its desire to provide limited protection - or even no protection - to the **buyer**. It takes the form of a "**risk-transfer**" insurance policy that compensates the holder for at least part of the post-closing... a seller's breach, ie.. a lie, a misstatement, an omission of material fact, causes **financial damages** to the **buyer** after the deal closes. Warning: This is not "bad deal **insurance** ." The **policy** may be useless if the **buyer** hasn't done a good due diligence

Search Report from Ginger R. DeMille

? show files

File 348:EUROPEAN PATENTS 1978-2003/Nov W02

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20031106,UT=20031030

(c) 2003 WIPO/Univentio

? ds

Set	Items	Description
S1	76335	BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR CUSTOMER? ? OR C-LIENT? ?
S2	138707	SUPPLIER? ? OR MERCHANT? ? OR MANUFACTURER? ? OR DISTRIBUT-OR? ? OR RETAILER? ?
S3	49705	INSURANCE OR POLICY OR RIDER? ? OR CONTRACT? ?
S4	3023	S1(6N) (REIMBURS? OR PAY OR PAYING OR REFUND? OR REPAY? OR - (RETURN OR GIVE? OR GIVING) (2W) (PAYMENT OR FUND? ?))
S5	5941	(ECONOMIC OR FINANCIAL OR BUSINESS OR CORPORATE OR QUARTER? OR FISCAL OR SALES OR BUDGETARY OR BUDGET OR INCOME OR PROFIT?) (5N) (LOSS OR LOSSES OR DAMAGE? ? OR NEGATIVE OR DOWN)
S6	1288	S1(6N) (RISK OR INSURABILITY OR (ASSESS? OR EVALUAT? OR DETERMIN? OR ANALYZ? OR ANALYS?) (3N) (CREDIT OR CREDIB? OR STATUS OR RATING))
S7	3872	DSS OR DECISION() SUPPORT? OR (DECISION OR DECID?) (3N) (ISSUE OR ISSUANCE OR OFFER)
S8	2446	COMPARATIVE() (ANALYSIS OR EVALUATION OR ASSESSMENT)
S9	162	LACK(2W) PERFORMANCE
S10	16	S3(S)S4(S)S5
S11	0	S3(S)S7(S)S8
S12	827	S1(S)S2(S)S3
S13	8	S3(S)S8
S14	24	S10 OR S13

? t14/3,k/all

14/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01324472

**Knowledge-based comparative information dissemination system**

**Kenntnisbasiertes vergleichendes Informationsverteilungssystem**

**Systeme comparatif de dissemination d'informations base sur des connaissances**

PATENT ASSIGNEE:

Authoria Inc., (3252770), 300 Fifth Avenue, Waltham, Massachusetts 02451, (US), (Applicant designated States: all)

INVENTOR:

Farlow, Timothy S., 14 Birch Street, Needham, Massachusetts 02449, (US)

LEGAL REPRESENTATIVE:

Deans, Michael John Percy (30022), M.J.P. Deans, Lane End House Hookley Lane, Elstead Surrey GU8 6JE, (GB)

PATENT (CC, No, Kind, Date): EP 1130543 A2 010905 (Basic)

APPLICATION (CC, No, Date): EP 2001301210 010212;

PRIORITY (CC, No, Date): US 502565 000211

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06N-005/02

ABSTRACT WORD COUNT: 84

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

# Search Report from Ginger R. DeMille

## FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200136	2119
SPEC A	(English)	200136	5136
Total word count - document A			7255
Total word count - document B			0
Total word count - documents A + B			7255

...SPECIFICATION specific information is inserted into the knowledge blocks, and therefore the table presentation, to provide **comparative analysis** displays in a user- friendly fashion without artifacts from the knowledge-model's organization. Variable...

14/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01220324

Use of SLIM3 to bind to molecules

Verwendung von SLIM3 zur Bindung an Molekule

Utilisation de SLIM3 pour la liaison aux molecules

PATENT ASSIGNEE:

SCHERING AKTIENGESELLSCHAFT, (201584), Mullerstrasse 178, 13342 Berlin, (DE), (Proprietor designated states: all)

INVENTOR:

Schule, Roland, Dr., Gauchmattenweg 7, 79367 Weisweil, (DE)

Muller, Judith, Dr., Schlehenrain 8, 79108 Freiburg, (DE)

PATENT (CC, No, Kind, Date): EP 1058117 A1 001206 (Basic)

EP 1058117 B1 010620

APPLICATION (CC, No, Date): EP 99250161 990521;

DESIGNATED STATES (Pub A): AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE;

IT; LI; LU; MC; NL; PT; SE; (Pub B): AT; BE; CH; DE; DK; ES; FI; FR; GB;

GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G01N-033/68; G01N-033/53; C07K-014/47

TRANSLATED ABSTRACT WORD COUNT: 156

ABSTRACT WORD COUNT: 65

LANGUAGE (Publication,Procedural,Application): German; German; German

## FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(German)	200049	677
CLAIMS B	(English)	200125	353
CLAIMS B	(German)	200125	338
CLAIMS B	(French)	200125	377
SPEC A	(German)	200049	3047
SPEC B	(German)	200125	3029
Total word count - document A			3725
Total word count - document B			4097
Total word count - documents A + B			7822

...SPECIFICATION Thymus und den peripharen Blut - Leukozyten. Die Versuche wurden gemas M. MOSER et al. (1997) **Comparative analysis** of AP-2 alpha and AP - 2 beta gene expression during mice embryogenesis. Dev Dyn ...

...W.C. CLAYCOMB et al. (1998) HL-1 cells: a cardiac muscle cell line that **contracts** and retains phenotypic characteristics of the adult cardiomyocyte, Proc Natl Acad Sci USA, Vol. 95...

14/3,K/3 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01043254 \*\*Image available\*\*

**METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES FOR TASKS AND  
ACTIVITIES AND OTHER BEHAVIORAL INFLUENCES RELATED TO MONEY,  
INDIVIDUALS, TECHNOLOGY AND OTHER ASSETS**

**PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET  
ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX  
INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS**

Patent Applicant/Inventor:

MARSHALL T Thaddeus, 7 Clover Leaf Court, Medford, NJ 08055, US, US  
(Residence), US (Nationality)

Legal Representative:

ROSENTHAL Robert E (agent), Duane, Morris LLP, One Liberty Place,  
Philadelphia, PA 19103, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200373236 A2 20030904 (WO 0373236)

Application: WO 2003US5982 20030227 (PCT/WO US0305982)

Priority Application: US 2002360347 20020227; US 2002361794 20020305; US  
2002364237 20020313; US 2002364448 20020314; US 2002370518 20020404; US  
2002394827 20020709; US 2002403166 20020813; US 2002413270 20020924; US  
2002414860 20020930; US 2002416135 20021003; US 2002416288 20021004; US  
2002418413 20021015; US 2002421170 20021025; US 2002422042 20021028; US  
2002427787 20021119; US 2002429596 20021126; US 2002430542 20021202; US  
2002433921 20021216; US 2003439306 20030109

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI  
SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 66639

Fulltext Availability:

Claims

Claim

... online rather than by mail, such as legal agreements, legal

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briefs, and legal filings, **insurance** policies and others, for example,  
may be rewarded and receive benefits. The availability of the...offered  
and provided in combination with other services. Such services may  
include real estate price **insurance** offered. These services may be  
offered simultaneously for a combined price for purchase simultaneously  
with...various credit card providers provide damage protection to  
individuals in the form of limits on **financial losses** if credit cards  
are lost or stolen and misused. The provision of a defined legal...amount  
and timing of payments required in order to meet obligations arising from  
entering into **contracts** to provide such services may be estimated, and  
various risks and events that will affect...

...Such sale and trading is similar to the sale and trading of various  
types of **insurance** and reinsurance risks.



Search Report from Ginger R. DeMille

ED Theft Surveillance ...term, pricing, and other benefits based on later adopters. For example, businesses that enter into **contracts** for such services within a defined time period after introduction of the service may receive benefits based on later **contracts** and revenue of the provider. By way of specific example, if a business enters into a **contract** to receive such services in the ...to potential business customers the option of more than one business customer entering into a **contract** to receive such services. Pricing ...extent that overlapping of customers of the businesses can be identified, all businesses entering into **contracts** simultaneously, and contingent on one another, or a single **contract** for several businesses, may receive a discount from the pricing otherwise available. Overlap may be...to damages. A provider of such legal or non-legal services may enter into a **contract** with a business to provide such services to the **customer** of the business. The business may **pay** all or a portion of the fees to the service provider. Referrals of customers from...risk for sustaining serious injuries and becoming involved in other legal entanglements and thus [0002091 **Insurance** companies routinely ...dog owners such as unprotected homeowners who have been dropped as covered parties by their **insurance** carriers due to their ownership of dogs. A program can provide a defined set of...civil and legal hann. In some cases, legal work may consist of obtaining commitments from **insurance** companies such as home-owners **insurance** coverage to pay for the defense for participants who become involved in legal entanglements. [0002111...

...often involved in incidents that result in damage to boats and the need to submit **insurance** claims to insurers of boats. A need exists for legal service to protect boat owners...

14/3,K/4 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00963611 \*\*Image available\*\*

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
, US (Residence), US (Nationality), (Designated only for: US)

DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)

HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,  
US (Residence), US (Nationality), (Designated only for: US)

KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US  
(Residence), US (Nationality), (Designated only for: US)

SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
(Residence), US (Nationality), (Designated only for: US)

TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
(Residence), US (Nationality), (Designated only for: US)

KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite

Search Report from Ginger R. DeMille

1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200297700 A2 20021205 (WO 0297700)  
Application: WO 2001US51431 20011019 (PCT/WO US0151431)  
Priority Application: US 2000694050 20001020  
Parent Application/Grant:  
Related by Continuation to: US 2000694050 20001020 (CIP)  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 237932

Fulltext Availability:  
Detailed Description

Detailed Description

... NEEDED AT OTHER#'  
'UNIT NEEDED AT HOME#'  
'UNIT NEEDED AT OFFICEP  
I INS CO WILL **PAY** I  
I/DY1 used as a Branch ...4 character) in the output queue name to cause  
the printing of an open rental **contract** /ticket or the executed Print a  
Branch Reservation to print at the associated rental location...to check  
for an associated existing  
record in the file RACPENDC (CRU-) "Open ECARS Rental **Contracts** /Tickets  
in progress of being changed or closed control file" for checking if OK  
to ...discontinue any further processing of this transaction.

IF the received transaction set's retrieved rental **contract** has been  
voided, then the tran action is deferred by sending the data queue entry  
...IS R57 T ARMS  
authorized, and is available for update (regardless if linked to open  
**contract** /ticket or not) , then reset its (and its associated open rental  
**contract** /ticket) direct billing indication (leave the Bill-To ID and  
related information), load the  
reservationRACMAST) f ile records and its associated open rental  
**contract** /ticket file and update. Update the callback and the  
consolidated callback control files, using the open rental **contract**  
/ticket identifier if it is completely open (has a non-zero **CONTRACT**  
DATE), else use the reservation, s identifier. Create a Callback Control  
for the Reservation if...

...By

AdjusterLastName,AdjusterFirstNamew in NOTE #1, along with the associated  
adjuster's claim center internal **CUSTOMER** NAME from the **Customer**  
Master File (CUSTMAST) as "At customernamell in

14/3,K/5 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00962459

PORTFOLIO HEDGING METHOD

PROCEDE DE COUVERTURE DE PORTEFEUILLE

Patent Applicant/Assignee:

MORGAN STANLEY, 1585 Broadway, New York, NY 10036, US, US (Residence), US  
(Nationality)

Inventor(s):

WOODLEY John A C, 231 Green Farms Road, Westport, CT 06880, US,

Legal Representative:

LEVI Joseph (agent), Clifford Chance US LLP, 200 Park Avenue, New York,  
NY 10166, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200295539 A2-A3 20021128 (WO 0295539)

Application: WO 2002US16240 20020522 (PCT/WO US0216240)

Priority Application: US 2001863148 20010522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8705

Fulltext Availability:

Claims

Claim

... For example, if the tracking portfolio cash flows are positive, then  
the financial institution will **pay** this excess cash flow to the **client**

. If the

17

tracking portfolio cash flows are negative, then the **client** will **pay**  
this cash flow shortfall to the financial institution. By exchanging cash  
flows in such a...the financial institution based on selected criteria.  
For example, the parties may agree that the **financial** institution will  
retain all **losses** associated with nonperformance or default by third  
parties (for example, a buyer of electricity produced...money by the  
third party), then if the third party defaults on its obligation to **pay**  
the **client** and netting and closeout provisions are invoked, the client  
may receive payment from the third...modification is generally intended  
to reduce the risk. The present invention may also help the **client** (i)  
avoid **paying** the full risk premium associated with simply selling the  
exposure and allowing a third party...

...institution with an eye to building internal expertise, (iii) make use  
of third party industry **contracts** and credit exposure monitoring and  
review of the financial institution, (iv) mask its activities in...

14/3,K/6 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00945779 \*\*Image available\*\*

METHOD AND SYSTEM FOR MULTI-CURRENCY ESCROW SERVICE FOR WEB-BASED  
TRANSACTIONS

PROCEDE ET DISPOSITIF POUR SERVICE DE MISE EN MAIN TIERCE MULTIDEVISE POUR

**TRANSACTIONS ACCESSIBLES PAR L'INTERNET**

Patent Applicant/Assignee:

CROSSMAR INC, 111 Wall Street, New York, NY 10005, US, US (Residence), US

(Nationality)

Inventor(s):

COLE Alan, 1466 Clinton Drive, Yardley, PA 19067, US,

BENNETT Deborah, 235 East 22nd Street, Apt. 6T, New York, NY 10010, US,

HASHASIAN Hachadur, 300 Winston Drive, Apt. 2706, Cliffside park, NJ  
07010, US,

Legal Representative:

MARCOU George (agent), Kilpatrick Stockton LLP, 607 Fourteenth St., N.W.,  
Suite 900, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200279935 A2 20021010 (WO 0279935)

Application: WO 2002US9567 20020329 (PCT/WO US0209567)

Priority Application: US 2001280182 20010330

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 37642

Fulltext Availability:

Detailed Description

Detailed Description

... currency from the currency table; selecting all deals where buyer payment status is "Success". the **contract** status is "Accepted", the credit escrow account flag is "N", and the seller currency is...of credit card payments and seven days in case of wire transfers or ACH), the **contract** is terminated as the **buyer** 12 failed to I O **pay** . At a pre-defined cut-off time during the day, the escrow service IO processes all deals for which payments are over-due and cancels the deals. The **financial** institution absorbs the **loss** due to FX ...for an embodiment of the present invention is, for example, the functionality that allows the **buyer** 12 to **pay** in one currency and the seller 14 to receive payment in a different currency. Thus...performs what is called a forward, in which the financial institution basically enters into a **contract** that provides, for example, that in four days the I O financial institution wishes to...institution must basically reverse the forward, and if the exchange rates have moved adversely, the **financial** institution will suffer a **loss** . The **financial** institution does not suffer a **loss** of the entire principal amount, but it must reverse that forward and may

14/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00943642 \*\*Image available\*\*

**FREE-MARKET ENVIRONMENTAL MANAGEMENT SYSTEM HAVING INSURED CERTIFICATION TO  
A PROCESS STANDARD**

**SYSTEME DE GESTION ECOLOGIQUE LIBERALE CERTIFIE CONFORME A UNE NORME**

Search Report from Ginger R. DeMille

Patent Applicant/Inventor:

VANDE POL Mark E, 25150 Mountain Charlie Road, Los Gatos, CA 95033-8320,  
US, US (Residence), US (Nationality)

Legal-Representative:

BUSH Kenneth M (agent), Sirote & Permutt, P.C., P.O. Box 55727,  
Birmingham, AL 35255-5727, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277776 A2 20021003 (WO 0277776)

Application: WO 2002US9530 20020327 (PCT/WO US0209530)

Priority Application: US 2001819159 20010327

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 41116

Fulltext Availability:

Claims

Claim

- ... transactions in  
ecosystem assets because it is obviously preposterous to invest in a  
complex, expensive **contract** for a use of something that returns next to  
nothing. Landowners will not go the...
- ...optimal combination of uses. There is only very specialized  
understanding of how one might write **contracts** in uses of ecosystem  
processes. Current consideration of such resources is incorporated within  
**contracts** and permits controlling other uses with significant economic  
worth. They are considered only as costs...
- ...stock market'trades. Control of a constituent asset could be marketed  
through an easement, rent, **contract**, partnership, or formation of  
corporate entity. This could be a new market in which the...resist  
development" by attempting to render fewer parcels as appropriate for  
construction. This "unit-compliance" **policy** has forced landowners into  
far more elaborate adaptations to the less ideal circumstances specific  
to...
- ...biodome is a significant barrier to trade in a fluid market of land  
uses. Use **contracts** could be traded and combined across property lines  
instead. When but a single professional interest...
- ...land, the incentive for long term investment is lost. Instead of selling  
land outright, use **contracts** could transfer at higher velocity without  
such drastic impacts as sales. Tradable assets foster interdependence...  
continues to demand a specific use of private property such as  
preservation, then they should **contract** for the necessary management  
services from the landowner at full market value. Anything less is...  
economic value of ecosystem resources starts a process of individual  
outreach. Perhaps there are marketable **contracts** in fuel management or  
absorbing concentrated drainage flows

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near a residence on an adjoining property. Data-sharing and **contract**

Search Report from Ginger R. DeMille

negotiation is an ongoing process that leads to the combination of data from one property...

...and data processing, in

75

large part imposed by the legal system and government. (Title **insurance** companies, **contract** attorneys, Security and Exchange Commission, Internal Revenue Service, County Recorders, State Board of Equalization ... ) Many...

...instead be competing to develop efficient ways to assure low-cost transactions in such management **contracts**, and marketing management tools to reduce those costs. With the higher transaction volume in use **contracts** resulting in lower transaction overhead, an investment in butterflies might be justified. A corporate entity...might be more appropriate to high volume timber production, selling open space access, or offering **contracts** for forest and fuels management according to the preferences of nearby homeowners or watershed management...

...is badly degraded. Now products will emerge as the legal instruments to trade in use **contracts** are

76

automated. These can be leases for undeveloped space and unbroken views; charges for...

...highly extractive approach might yield a great deal more money from operations, the mitigation and **insurance** costs might tend to offset that approach. A more gradual extraction method might yield less...over the fence.) At least under insured certification, there would be a measure of the **economic loss** associated with controlling pest plants on wild lands that should properly affect the purchase price...

...truckers, grading contractors, and shippers) could be thereby derived and focused upon vector transmission mechanics. **Buyers** would then be **paying** the true price of imported goods. Shipping companies or construction contractors could then justify development...

14/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00943634 \*\*Image available\*\*

**SYSTEM AND METHOD FOR MANAGEMENT OF HEALTH CARE SERVICES**

**SYSTEME ET PROCEDE POUR LA GESTION DE SERVICES DE SOINS DE SANTE**

Patent Applicant/Assignee:

CAREGAIN INC, 34 Gervin Road, Lawrenceville, NJ 08648, US, US (Residence)  
, US (Nationality)

Inventor(s):

GUPTA Amit K, 124 Brookstone Drive, Princeton, NJ 08542, US,

Legal Representative:

DUNN MCKAY Diane (agent), Mathews, Collins, Shepherd & McKay, P.A., Suite 306, 100 Thanet Circle, Princeton, NJ 08540, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277764 A2-A3 20021003 (WO 0277764)

Application: WO 2002US8663 20020321 (PCT/WO US0208663)

Priority Application: US 2001277994 20010321; US 2002103267 20020320

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

Search Report from Ginger R. DeMille

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14792

Fulltext Availability:

Detailed Description

Detailed Description

... care module 42. Catastrophic care analysis tools 43 can include access to data of a **comparative analysis** of various **insurance** providers.

One method of obtaining catastrophic insurance is from traditional "managed care"

12

insurance companies...

14/3,K/9 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00933152 \*\*Image available\*\*

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
, US (Residence), US (Nationality), (Designated only for: US)

DE VALLANCE Kimberly Amm, 2037 Silent Spring Drive, Maryland Heights, MO 63043, US, US (Residence), US (Nationality), (Designated only for: US)

HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US, US (Residence), US (Nationality), (Designated only for: US)

KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US (Residence), US (Nationality), (Designated only for: US)

SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US (Residence), US (Nationality), (Designated only for: US)

TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US (Residence), US (Nationality), (Designated only for: US)

KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

Search Report from Ginger R. DeMille

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 243912

Fulltext Availability:

Detailed Description

Detailed Description

... present invention as a tool to market replacement vehicles for  
sale or lease to a **customer** who has had an accident  
significant enough that repair of his vehicle is not  
economically...Payment Total Amount

Output I alpha Underaged Drivers Allowed (Y/N) indication

Output I alpha **Insurance** pays underage driver indication  
FL9

Output I alpha Trading Partner has capability to recieve  
actronic...

...Total Amount

Output I alpha Underaged Drivers Allowed (Y/N) indication

@g

Output I alpha **Insurance** pays underage driver indication  
5Lg

Output I alpha Trading Partner has capability to recieve  
actronic...and time or a time in the future. The program es the three Nat  
Res **policy** files, NRALPA2, NRPCDG, and NRGBb!. It also uses GPBRT d a  
time zone reference field...

...Flag and Return Code are the only return fields.

The program checks the Nat Res **Policy** Files to determine if the request  
anch is open or closed.

Closing Time Allowance is...

14/3,K/10 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00904188

COMMODITIES EXCHANGE MARKET AND INFORMATION SYSTEM

MARCHE D'ECHANGE DE MARCHANDISES ET SYSTEME D'INFORMATIONS

Patent Applicant/Assignee:

PLANET COMMODITIES INC, 26, rue Socrate Maarif, Casablanca, Morocco, MA,  
MA (Residence), MA (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

BERRADA Dakir, 26, rue Socrate Maarif, Casablanca, Morocco, MA, MA  
(Residence), MA (Nationality), (Designated only for: US)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237306 A2 20020510 (WO 0237306)

Application: WO 2001IB2059 20011101 (PCT/WO IB0102059)

Priority Application: US 2000704209 20001101



Search Report from Ginger R. DeMille

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6338

Fulltext Availability:

Detailed Description

Detailed Description

... a programmed database and method of  
utilization of the database so as to allow research, **comparative**  
**analysis**, resource allocation, purchasing and sales of a wide variety of  
commodities on  
an international scale...

...and production in various portions of the world, sales information, cost  
estimates, quotes for shipping, **insurance** and auxiliary

2

services, can thus be accessed and compiled within a single database and

...

14/3,K/11 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00887520 \*\*Image available\*\*

**REINSURANCE AND RISK MANAGEMENT METHOD**

**PROCEDE DE REASSURANCE ET DE GESTION DE RISQUE**

Patent Applicant/Assignee:

RECOVERY NATIONAL CORPORATION, 60 East 42nd Street, Suite 550, New York,  
NY 10165, US, US (Residence), US (Nationality), (For all designated  
states except: US)

Patent Applicant/Inventor:

LAURENZANO Vincent L, 32 - 11 156th Street, Flushing, NY 11354, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BRENNENSON Chanah (et al) (agent), Darby & Darby P.C., 805 Third Avenue,  
New York, NY 10022-7513, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221750 A2-A3 20020314 (WO 0221750)

Application: WO 2001US28211 20010907 (PCT/WO US0128211)

Priority Application: US 2000231014 20000908

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3385

Fulltext Availability:  
Detailed Description

Detailed Description  
... would be the sum of the products.

Aside from unrealized reinsurance, there are other unrealized **economic** benefits conducive to such loss control methodology arrangements. Examples include premium audit services, direct claims review services, subrogation review services, and direct **policy** deductible review services. A premium audit examines an insurer's records in order to make sure the I O **insurance** company is receiving all the premiums it is owed. Direct claims are losses applicable towards an insured's **policy**. A direct claims review examines the claims made on an **insurance** company in order to determine whether the losses reported were appropriate. Subrogation is the compensation an insurer is owed by another **insurance** company when the insurer awards money on a claim for which it is not directly...

...all the subrogation it is owed. A deductible is the dollar amount above which an **insurance policy** covers a loss. A direct claim deductible review insures that an insurer has not been **reimbursing clients** on claims below the deductible.

It is understood from the disclosure provided herein that other...

14/3,K/12 (Item 10 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00857330 \*\*Image available\*\*

**COMMODITY TRADING OF BANDWIDTH**  
**NEGOCIATION DE LARGEUR DE BANDE COMME DES MARCHANDISES**

Patent Applicant/Assignee:

ENRON BROADBAND SERVICES INC, 1400 Smith Street, Houston, TX 77002, US,  
US (Residence), US (Nationality)

Inventor(s):

GROS Thomas D, 19510 Chestnut Place, Houston, TX 77094, US,  
BERBERIAN David Jr, 6642 Rutgers, Houston, TX 77005, US,  
HANKS Stan, 3266 E. Burnside, Portland, OR 97214, US,

Legal Representative:

CRAVEY Chris N (et al) (agent), Vinson & Elkins L.L.P., 1001 Fannin  
Street, 2300 First City Tower, Houston, TX 77002-6760, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200191022 A2-A3 20011129 (WO 0191022)  
Application: WO 2001US40776 20010518 (PCT/WO US0140776)  
Priority Application: US 2000205527 20000519

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10380

Search Report from Ginger R. DeMille

Fulltext Availability:

Detailed Description

Detailed Description

... the parties to the transaction (i.e., buyers and sellers) do not utilize a standard **contract**, nor do they buy and sell any form of bandwidth that may be considered fungible...

...e.g., capacity, duration, quality, 0 and the like) may vary significantly, thus making a **comparative analysis** of the available bandwidth very difficult. Additionally, negotiations typically take several weeks or months, and...

14/3,K/13 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00807454 \*\*Image available\*\*

INTERACTIVE ON LINE WAGERING SYSTEM

SYSTEME DE PARI EN LIGNE INTERACTIF

Patent Applicant/Assignee:

SPORTXITE LIMITED, 40 Albany Street, St Leonards, NSW 2065, AU, AU  
(Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BUTTSWORTH Gary Francis, 11 Lanceley Avenue, Carlingford, NSW 2118, AU,  
AU (Residence), AU (Nationality), (Designated only for: US)

HOUSTON John Michael Nairn, 24 Morella Road, Mosman, NSW 2088, AU, AU  
(Residence), AU (Nationality), (Designated only for: US)

RYAN Timothy John, 7 Wharf Road, Longueville, NSW 2066, AU, AU  
(Residence), AU (Nationality), (Designated only for: US)

WOODWARD Scott Hammond, Unit 8, 1-5 Harwood Street, Pyrmont, NSW 2009, AU  
, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

WALSH & ASSOCIATES (agent), Patent and Trade Mark Attorneys, P.O. Box  
4306, Penrith Plaza, NSW 2750, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141035 A1 20010607 (WO 0141035)

Application: WO 2000AU1494 20001203 (PCT/WO AU0001494)

Priority Application: AU 994453 19991203

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10006

Fulltext Availability:

Claims

Claim

... gaming machine by a network manager. This system does not enable a player to make **comparative analysis** of betting options based on data provided from a remote group of bookmakers Nvho compete...accessed by the user from remote station 1. In practice, the bookmakers would enter a

Search Report from Ginger R. DeMille

**contract** with the host provider 10 who would provide the requisite hardware and software and networking...

**14/3,K/14 (Item 12 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00806389

**SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE  
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE  
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE  
D'APPROVISIONNEMENT RESEAUTE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Boulevard, Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 152479

Fulltext Availability:

Detailed Description

Detailed Description

... pages containing greater detail or to a purchasing area.

The use of advertising revenues to **pay** for information dissemination is well established in domains such as television and radio in which...

**14/3,K/15 (Item 13 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00784185 \*\*Image available\*\*

**A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION  
SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE  
COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE  
SERVICES DE COMMUNICATION**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

Search Report from Ginger R. DeMille

(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,  
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117195 A2-A3 20010308 (WO 0117195)

Application: WO 2000US24125 20000831 (PCT/WO US0024125)

Priority Application: US 99386717 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150532

Fulltext Availability:

Detailed Description

Detailed Description

... of Web Style

Language philosopher Benjamin Whorf once said, "We dissect nature along  
lines laid down by our native language. Language is not simply a  
reporting device for experience, but a...a certain document can be  
defined for most of the time. Examples include accounts payable,  
**insurance** claims processing, and loan processing. A collaborative  
environment involves multiple departments viewing a single document...

14/3,K/16 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784184 \*\*Image available\*\*

**A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION  
SERVICES PATTERNS ENVIRONMENT**

**SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT  
A CONFIGURATIONS DE SERVICES DE COMMUNICATION**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, P.O. Box 52037,  
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117194 A2-A3 20010308 (WO 0117194)

Application: WO 2000US24114 20000831 (PCT/WO US0024114)

Priority Application: US 99386430 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

Search Report from Ginger R. DeMille

TJ TM TR TT UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149954

Fulltext Availability:

Claims

Claim

... iteration naturally occurs; but, again, incremental proves to be a more acceptable metaphor.

Enable top **down** and bottom up development

Different categories of tasks should proceed at different rates

Whether applying a...

...simultaneous top-down and bottom-up development. Much development effort may follow a relatively top- **down** , sequential approach. This includes analyzing and designing: the business environment and processes, domain model...model, decoupled from the interface.

Design Efforts Should Focus on Component Interfaces

Interfaces are the **contracts** for the services that a component provides. Clients of a component are concerned with what...

...discrete work objects that are more clearly separated by their interfaces. Because interfaces are the **contracts** through which components interact, the internals of a component can be developed independently as long...the shelf lives dramatically. Reusable domain model and framework objects generally require a zero tolerance **policy** for incorrect code. Problems need to be fixed immediately, or at least their impact critically...also for on-line, thus simplifying your technology architecture. For some applications, an LRU caching **policy** might not be the right choice; a more complicated scheme with multiple cache levels might be necessary. For this reason it would be best to make the caching **policy** itself be an object (consider the Strategy pattern for making an object from an algorithm) so you can change the **policy** on demand. Cache operations and accesses. One of the reasons component-based batch performs so...

...construct this cache as a hash table keyed by object ID, and use a LRU **policy** to keep the cache size manageable. Expect degraded performance if you do anything to destroy...

...levels might be necessary. For this reason it would be best to make the caching **policy** itself be an object (consider the Strategy pattern for making an object from an algorithm) so you can change the **policy** on demand. Make use of "lazy" or "deferred" loading. That is, don't do a... providing a fixed format stream-based communication system. In operation 6502, a sending fixed format **contract** on interface code is defined for a sending system. A receiving fixed format **contract** on interface code is also defined for a receiving system. A message to be sent...

...to the receiving system is translated in operation 6504 based on the sending fixed format **contract** . The message is then sent from the sending system and subsequently received by the receiving...

...message received by the receiving system is then translated based on the

receiving fixed format **contract** in operation 6510. In one embodiment of the present invention, information in the translated message...

...system may also be stored in a relational database. In one aspect, the fixed format **contracts** may be included in meta-data of the message. Also, in another aspect, the message...  
...the Fixed Format Stream pattern to create a stream-based message that uses fixed format **contracts** to share the formatting information and meta-data between systems. Fixed format **contracts** are maps that contain the meta-data information such as the data structure, data separators... bytes 29 - 49, etc. This information

10 (meta-data) is used by the Fixed Format **contracts** to convert Fixed Format messages from data structures to raw data and back again. Figure ...

...A 6800 is translated to a Fixed Format message (raw data) using a Fixed Format **contract**. The message is put in the stream 6802 and sent to System B 6804. System B 6804 receives the Fixed Format Message (raw data) and uses its Fixed Format **contract** to recreate the data structure. The same process works in reverse when System B 6804...

...straightforward and easier than with the other variations of Stream-Based Communication. The behaviors for the Fixed Format Streaming are contained in the fixed format **contracts** on the interfaces of the sending and receiving systems and thus easy to find. Object...

...is very straightforward to implement in object based systems. The objects contain the fixed format **contracts** and manage the translation and parsing onto the stream. These objects can access their own...

...the interface much simpler. Implementing this pattern is very straightforward. Define corresponding fixed format **contracts** on the interface code of both the sending and receiving systems. Figure 69 illustrates fixed format **contracts** 6900 containing meta-data information for translating structured data onto and off of a stream. In non-object systems, define a fixed format **contract** on the parsing interface module of the sending system. The interfacing module on the sending system can use the **contract** as a map for how to translate and write the data onto the stream. Define a corresponding fixed format **contract** on the interface modules of the receiving system. The interface module on the receiving system can use the **contract** to read and translate the data off of the stream. In object-based systems, make each object responsible for its own fixed format **contract**. Using this **contract**, each object is able to retrieve and parse its attribute values onto a stream as...

...system communicating with a non-object system using stream-based communication and a fixed format **contract**.

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Figure 70 illustrates a Customer object 7000 in an object-based system 7002 streaming...

...s attributes and parses each values as a string onto the stream. The fixed format **contract** here is embodied in the order that this method parses the attributes onto the stream...

...puts them in a copybook with the appropriate structure. In this example, the fixed format **contract** is embodied in the structure and type of the WS-SHARED-FORMAT-CUSTOMER

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working-storage...implement this pattern. They define an Interface Definition Language (IDL) that is the format or **contract** of the stream and use stream-based communication as the communication medium...

Collaborations  
Stream-based...

14/3,K/17 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784143

**SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG SERVERS**

**SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN ENVIRONNEMENT DE STRUCTURES DE SERVICES**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,  
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116739 A2-A3 20010308 (WO 0116739)

Application: WO 2000US24236 20000831 (PCT/WO US0024236)

Priority Application: US 99387576 19990831

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Availability:

Detailed Description

Detailed Description

... benefits of object classes can be summarized, as follows.

Objects and their corresponding classes break **down** complex programming problems into many smaller, simpler problems.

Encapsulation enforces data abstraction through the organization...and information attached to an Intxxnet network from unauthorized access by enforcing an access control **policy**. A variety of mechanisms exist for protecting private networks including.  
Filters - World Wide Web filters...

...a robust type of firewall. (A firewall is a system that enforces an access control **policy** between a trusted internal network and an untrusted external network.) The application proxy acts at...OSPF)  
ISOs Intermediate System to Intermediate System (IS-IS)



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Novells NetWare Link Services Protocol (NLSP)

**Policy** Routing Protocols - allow Internet backbone routers to accept routing information from neighboring backbone providers on the basis of **contracts** or other non-technical criteria; routing algorithms are Distance Vector.

Border Gateway Protocol (BGR)

Interdomain...a packet filtering firewall. (A firewall 176

is a system that enforces an access control **policy** between a trusted internal network and an untrusted external network.)

The following IETF standard supports...

...configured to reject all network traffic that has not been explicitly allowed, thus enforcing the **policy**, Only allow traffic that has been categorically permitted, otherwise prohibit. This **policy** provides much more control and is much safer than a **policy** which allows traffic unless it has been explicitly prohibited.

Possible Product Options

Cisco Systems; Bay...a certain document can be defined for most of the time. Examples include accounts payable, **insurance** claims processing, and loan processing. A collaborative environment involves multiple departments viewing a single document...

14/3,K/18 (Item 16 from file: 349)

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00784140

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT**  
**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE INTERFACE ADRESSABLE GLOBALEMENT**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116735 A2-A3 20010308 (WO 0116735)

Application: WO 2000US24198 20000831 (PCT/WO US0024198)

Priority Application: US 99387214 19990831

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Search Report from Ginger R. DeMille

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Detailed Description

Detailed Description

... User Interface Component 3908. This makes complete sense given their direct tie to user controlled **business** processes.

Figure 40 is a diagram of the Eagle Application Model which illustrates how the...one or more projects to break down.

It's also common for individual projects to **pay** more attention to their requirements and deadlines than to project-wide or enterprise-wide reuse

...

...to many of the problems that preceded component-based development. For example, embedding too much **policy** information can lead to a Business Component that is more difficult to maintain and customize...

14/3,K/19 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784138

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST BATCHER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR MODULE DE MISE EN LOTS DES REQUETES DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES TRANSACTIONNELS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mills Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US23885 20000831 (PCT/WO US0023885)

Priority Application: US 99387575 19990831

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LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Availability:

Detailed Description

Detailed Description

Search Report from Ginger R. DeMille

... those real-world business concepts. These are Partitioned Business Components. Developers also emphasize that Partitioned **Business** Components can be built from other independent pieces of software that provide functionality that is...to many of the problems that preceded component-based development. For example, embedding too much **policy** information can lead to a Business Component that is more difficult to maintain and customize...

14/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784131

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES D'INFORMATIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800,  
2029 Century Park East, Los Angeles, CA 90067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116723 A2-A3 20010308 (WO 0116723)

Application: WO 2000US24083 20000831 (PCT/WO US0024083)

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EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Detailed Description

Detailed Description

... terms of logical components such as Disk Storage, Memory, Display, etc. These are analogous to **Business**

255

Components. At some point in the design process, however, this thinking must become more...to many of the problems that preceded .

component-based development. For example, embedding too much **policy** information can lead to a Business Component that is more difficult to maintain and customize...

14/3,K/21 (Item 19 from file: 349)

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00761432

**METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES  
AND CUSTOMER PROFILE**

**PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE  
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)

Application: WO 2000US14459 20000524 (PCT/WO US0014459)

Priority Application: US 99320818 19990527

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 151011

Fulltext Availability:

Claims

Claim

... DEPICTION OF THE CURRENT NETWORK 44

FRAMEWORK AND A PLURALITY OF COMPONENTS THEREOF

PRESENTING A **COMPARATIVE ANALYSIS** OF AT LEAST TWO VENDORS 45

OF WEB-BASED PRODUCTS OR SERVICES WITH INDICIA CODING...W P-rf-rm---l FR

rvauauw. 111011119 MMI Singing

a SLO" BM F- -Rulea & **Policy**

CornmWit'Nata Management L-!lr=1b"S9M1911C0:

Figure I P

Core Commerce Capabilities - Infrastructure Services...

14/3,K/22 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00579183 \*\*Image available\*\*

**METHOD AND SYSTEM FOR REAL-TIME CONTRACTS, ADMINISTRATION, AND FINANCIAL  
CONTROL TO PROCESS ELECTRONIC CREDIT APPLICATIONS AND INSURANCE  
SERVICES VIA A GLOBAL COMMUNICATIONS NETWORK**

**PROCEDE ET SYSTEME DE CONTRATS EN TEMPS REEL, D'ADMINISTRATION ET DE  
CONTROLE FINANCIER PERMETTANT UN TRAITEMENT ELECTRONIQUE DES DEMANDES  
DE CREDIT ET SERVICES D'ASSURANCE VIA UN RESEAU DE COMMUNICATIONS**

Search Report from Ginger R. DeMille

**GLOBAL**

Patent Applicant/Assignee:

VOLVO COMMERCIAL FINANCE LLC THE AMERICAS, 7823 National Service Road,  
Post Office Box 26131, Greensboro, NC 27402-6131, US, US (Residence),  
US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SOMES Joe, 321 Carlisle Drive, Kernersville, NC 27284, US, US (Residence)  
, CA (Nationality), (Designated only for: US)

NORRIS Sherry, 6504 River Hills Drive, Greensboro, NC 27410, US, US  
(Residence), US (Nationality), (Designated only for: US)

ASHBY Keith, 6340 Armsby Road, Clemmons, NC 27012, US, US (Residence), US  
(Nationality), (Designated only for: US)

LITTLE Angela, 3550 Cedar Post Road, Winston-Salem, NC 27127, US, US  
(Residence), US (Nationality), (Designated only for: US)

GORBEA Dale, 605 Pepperidge Road, Lewisville, NC 27023, US, US  
(Residence), US (Nationality), (Designated only for: US)

DELOOZE Jan, 393 Clubhouse Court, Apartment 2E, High Point, NC 27265, US,  
US (Residence), NL (Nationality), (Designated only for: US)

FREIBERG Richard, 1633 Kesteven Road, Winston-Salem, NC 27127, US, US  
(Residence), US (Nationality), (Designated only for: US)

JOYCE Neil, 3209-H Stoneburg Court, Greensboro, NC 27409, US, US  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

CALKINS Charles (et al) (agent), Kilpatrick Stockton LLP, 1001 West  
Fourth Street, Winston-Salem, NC 27101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200042556 A2 20000720 (WO 0042556)

Application: WO 2000US884 20000113 (PCT/WO US0000884)

Priority Application: US 99115667 19990113

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Claims

Claim

... Keep this Contract to protect your legal rights.

5 See additional terms of Credit Sales **Contract** .

ADDITIONAL TERMS OF CREDIT SALES **CONTRACT**

Assignment and Waiver of Defenses: Buyer acknowledges receipt of notice  
that Seller is assigning this **Contract**  
immediately upon execution to . whose primary place of business is  
located in ("Assignee") and that...

...deemed to have been made to Assignee as if Assignee were a party to this  
**Contract** ; (b) Seller is not Assignee's agent for any purposes; (c)  
Seller will not have any power or authority to modify any term of this  
**Contract** ; (d) Buyer will not assert any claims or defenses Buyer may  
have against Seller or...

...may compensate Seller in excess of the Amount Financed in exchange for

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assignment of this **Contract** ; (f) Assignee's decision to purchase this **Contract** from Seller relies, in part, upon the warranties and agreements made by Buyer; and (g...

...on any representations from Seller (or any other party) relating to financing made under this **Contract** . Buyer's Representations: Buyer warrants and represents that: (a) Buyer is indebted for the Total...

...consents to the ongoing review of Buyer's credit reports during the term of this **Contract** ; (d) Vehicles are to be used only for business purposes; (e) Buyer has full authority to enter into this **Contract** and in so doing it is not violating any law, regulation or agreement and has taken all necessary and appropriate actions to make this **Contract** binding and enforceable against Buyer in accordance with its terms; and (@ any vehicles traded in...Vehicles in good operating condition, repair, and appearance; all in conformity with all governmental regulations, **insurance** policies, and Manufacturer's warranties; (c) to promptly pay all taxes, assessments, license fees and other public or private charges when levied against the Vehicles or this **Contract** ; (d) to obtain a certificate of title on each of the Vehicles showing Seller's...

...Vehicles; (g) to not assign or encumber any of its rights or obligations under this **Contract** ; (h) to provide Seller with quarterly and annual financial statements within 30 and 90 days...

...materials, contaminants, or waste products

Seller's Initials Buyer's Initials:

FIGURE 7A-2

/30

**Insurance** and Risk of Loss: All risk of loss, damage or destruction of the Vehicles will...

...being named an additional insured and/or loss payee on the policies, as applicable, Each **Policy** will further provide that Sellers interest can not be invalidated by any act, omissions or...

...Seller and that the insurer will give Seller thirty days advance written notice of any **policy** cancellation or non-renewal. whether such cancellation or non-renewal is at the direction of Buyer or insurer. Buyer will promptly deliver a copy of each **policy** or **insurance** certificate to Seller and proof of renewal at least 30 days prior to expiration or cancellation. If Buyer fails to so insure the Vehicles, Seller may purchase such **insurance** at Buyers expense, purchase of which need not include liability or protection of Buyer's...

...drafts in Buyer's name and to submit any proof of loss to collect such **insurance** . Duty to Pay: Any warranty, service **contract** , **insurance policy** or other service financed through this **Contract** is separate and independent of this **Contract** and is the sole obligation of the issuer of such warranty, service **contract** , **insurance policy** or other service. **Buyer** shall **pay** each Installment on time regardless of any claimed defect in the Vehicles or any other entity's breach of any warranty, service **contract** or **insurance policy** . Each Installment is due monthly without notice beginning on the "Starting Date" and continuing on...

...balance. Events of Default: Each of the following is an "Event of Default" under this **Contract** : (a) **Buyer** fails to **pay** any Installment to Seller in full when due or fails to make any other payment ...

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...ten (10) days notice: (b) Buyer breaches any provision, representation, or warranty of this **Contract** or any other **contract** held by, or agreement with Seller and fails to cure such breach after ten (10) days...

...e) a petition in bankruptcy is filed by or against Buyer or any guarantor; (f) **Buyer** admits its inability to **pay** its debts as they come due or a receiver is appointed for Buyer or any...

...in any obligation or liability to Seller Whenever an Event of Default exists under this **Contract** or any other agreement held by Seller, all debts and **contracts**, if Seller so elects, will become immediately due and payable. Remedies: Upon the occurrence of...hearing without notice, such orders as may be necessary to enforce the terms of this **Contract**, granting to Seller such powers as Seller shall need to enforce this **Contract**. Any such court is directed to not require a bond of Seller, the parties agreeing...

...to such other address

Sellers Initials Buyer's Initials:

FIGURE 7A-3

Governing Law: This **Contract** is effective when accepted by Assignee at its principal place of business in and governed...

...payment, protest, notice of protest, notice of dishonor. and all notices in connection with this **Contract**, filing of suit, and diligence in collecting the Indebtedness or enforcing any provision of this **Contract**. To the extent any provision of this **Contract** shall be determined unenforceable under applicable law, such provisions shall be revised to the minimum...

...be enforceable in accordance with their terms. In the event of any dispute regarding this **Contract**, the successful party shall be entitled to recover from the other party all of the...

...of attorney is coupled with an interest and is irrevocable during the term of this **Contract**. Buyer shall take all actions and execute and file all documents reasonably requested by Seller...

...may reimburse and/or compensate Seller or Assignee for documenting the transactions contemplated in this **Contract** and may result in profit to Seller and/or Assignee. The terms "Buyer," "Seller," "Assignee..."

...or assigns of those parties. The headings at the beginning of each section of this **Contract** are solely for convenience and do not modify any section. Time is of the essence of this **Contract**. Entire Agreement: This **Contract**, which Buyer acknowledges reading it in its entirety, together with any written **riders** executed by both Buyer and Seller, constitutes the entire agreement between the parties concerning the financing of the Vehicles, No modification of this **Contract** shall be enforceable unless included in a written document duly executed by both Buyer and an officer of Seller.

Sellers Initials Buyer's Initials:

FIGURE 7A-4

Assignment

(Credit Sales **Contract**)

NAME AND ADDRESS OF BUYER

Legal Nanne@

Street Address:

City: State: Zip Code:

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CUSTOMER NO...

...reference, the undersigned dealer, for value received, hereby sells, assigns, and transfers the Credit Sales **Contract**, to which this Assignment has been affixed (the "**Contract**"). to Company, together with all rights and interests of the undersigned in the Vehicle(s) and other equipment described in said **Contract**, and hereby reaffirms its representations, warranties, and covenants contained in the Agreement as of the date...representations and warranties contained in the Agreement, whenever an Event of Default exists under the **Contract**. Dealer unconditionally guarantees and promises to pay upon demand the full amount of Total Obligation (as defined in the **Contract**) remaining unpaid, including all legal and repossession costs incurred by Company, regardless of whether Company has repossessed the Vehicle(s) described in said **Contract**. Further obligations of the undersigned are set forth in the Agreement. With Limited Recourse. In...

...for payment of an amount equal to .. percent of the Total Obligation due under the **Contract** as of the date of the occurrence of the Event of Default. With Other Recourse...

...this account may vary each month according to the terms of the lease, loan, service **contract**, or other form of agreement. The DEPOSITORY is authorized to pay and debit to the...performance of all obligations (the "Obligations") of Buying a ("Debtor") under that certain Credit Sales **Contract** (type of **contract**) dated as of (the "Agreement"). As used in this Guaranty, the term "Agreement" includes all...

...or drafts issued in the name of or to the undersigned with respect to any **insurance policy** relating to the motor vehicles described below, and submit any proof of loss to collect such **insurance** :  
Vehicle Description VIN  
2000 Freightliner FLD12064ST 1235678912345678  
This power of attorney is coupled with an...

...SEAL) Signature of Notary Public

My commission expires:

FIGURE 7F

ADDENDUM (ADDITIONAL COLLATERAL)

CREDIT SALES **CONTRACT**

Customer No: 362234

This Addendum to the Credit Sales **Contract** between Buying a, as Buyer(s), and as

Seller dated as of (the "**Contract**"), and as assigned to as Assignee is made by Buyer as of

Additional Collateral

As additional security for Buyer's obligations under the **Contract**, Buyer hereby grant to Seller a security interest in the following property:

(the "Additional Collateral") Buyer agrees that the term "Collateral" as used in the **Contract** shall be amended to include the Additional Collateral. Buyer confirms that except as amended by this Addendum, there are not other changes to the **Contract** or any provisions thereof.

Buyer:

By:

Print Name:

Title:

Date:

By:

Print Name:



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Title:

Date...

...be garaged ?

What will the vehicle be used for?

Is the customer a common or **contract** carrier?

Is the vehicle going to be used in interstate commerce? If yes, please provide...

...OF REMEDIES

IN NO EVENT SHALL OR ITS DEALERS BE LIABLE FOR SPECIAL OR CONSEQUENTIAL **DAMAGES** , INCLUDING **LOSS OF INCOME** . DOWNTIME EXPENSES AND ANY OTHER COMMERCIAL LOSSES, UNLESS EXPRESSLY PROVIDED OTHERWISE IN THIS WARRANTY. THE...

14/3,K/23 (Item 21 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00569850 \*\*Image available\*\*

**A SYSTEM AND METHOD FOR COMPETITIVE PRICING AND PROCUREMENT OF CUSTOMIZED GOODS AND SERVICES**

**SYSTEME ET PROCEDE DE DETERMINATION DE PRIX ET D'ACHATS COMPETITIFS D'ARTICLES ET DE SERVICES PERSONNALISES**

Patent Applicant/Assignee:

GINDLESPERGER William A,

Inventor(s):

GINDLESPERGER William A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200033223 A1 20000608 (WO 0033223)

Application: WO 99US28187 19991130 (PCT/WO US9928187)

Priority Application: US 98110248 19981130

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

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Detailed Description

Detailed Description

... e.g., due to idle machine time at the vendor's production plant when the **contract** must be performed), the regular **customer** would expect to **pay** the same low prices for all future jobs from that same vendor, even when the...

...forfeiting the sales and

marketing costs previously incurred to obtain the customer account) or suffering **financial loss** by displacing more **profitable** work to accept the regular **customer** 's lower **paying** work.

As a consequence of the foregoing obstacles to overcoming the "iron triangle" of quality...

14/3,K/24 (Item 22 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00473003

**METHOD AND SYSTEM FOR IDENTIFICATION OF REGISTERED ARTICLES**  
**PROCEDE ET SYSTEME PERMETTANT D'IDENTIFIER DES ARTICLES ENREGISTRES**

Patent Applicant/Assignee:

SHAULOV Iliya Isayevich,

Inventor(s):

SHAULOV Iliya Isayevich,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9904355 A1 19990128

Application: WO 97RU344 19971103 (PCT/WO RU9700344)

Priority Application: RU 97111317 19970715

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL  
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS MW SD SZ UG  
ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7040

Fulltext Availability:

Claims

English Abstract

...makes it possible to identify any registered articles, in particular,  
by law-enforcing authorities and **insurance** companies. The method  
consists in storing parameters of manufactured articles together with  
individual numbers allocated...

...when even a part of information fails to coincide, checking is performed  
by means of **comparative analysis** of the given article parameters  
and/or by means of corresponding physical methods in order...

Claim

... information on the article having the requested individual numbers,  
check is made by means of **comparative analysis** of the set of  
parameters of the actual article with corresponding parameters of similar  
articles...

?

Search Report from Ginger R. DeMille

? t20/7/all

20/7/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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014767642 \*\*Image available\*\*

WPI Acc No: 2002-588346/200263

**Coordination method for work being done on vehicles, especially damage repair work, uses database containing information on vehicles, companies involved and work tasks**

Patent Assignee: VAN LEEUWEN-HERMERS M A C C (VLEE-I); WIND N G (WIND-I)

Inventor: VAN LEEUWEN-HERMERS M A C C; WIND N G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
NL 1016328	C2	20020408	NL 20001016328	A	20001004	200263 B

Priority Applications (No Type Date): NL 20001016328 A 20001004

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
NL 1016328	C2	27	G06F-017/60	

Abstract (Basic): NL 1016328 C2

NOVELTY - At least one work task to be executed is registered at a reporting point. A database is created containing information on vehicles, on car lease companies, **insurance** companies and/or lorry park managers, and on the work tasks needing to be executed. The work task is then executed from the reporting point.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the system used to carry out this method, comprising a reporting point for the concerned parties (e.g. driver vehicle and/or owner), at least one computer for processing the reported information and carrying the above database, and a communication system for exchanging information between the concerned parties.

USE - Used by lorry park managers or owners, **insurance** companies, damage experts, damage repair businesses, replacement vehicle **suppliers**, vehicle recovery businesses and the emergency services to exchange information.

ADVANTAGE - Information exchange between the various parties involved in the repair of damage to an insured vehicle is improved, making it easier for any party to obtain the necessary information or follow the progress of repairs and related activities.

DESCRIPTION OF DRAWING(S) - Figure 1 shows a block diagram representing the work coordination method.

- Call from reporting person or institution (1)
- Auto call dispatch (2)
- Physical or virtual call Centrex (3)
- Establish whether call concerns new or existing damage (4)
- Register call and basic information (5)
- Ask whether direct help is required (6)
- Assistance with filling in of damage report form (7)
- Call put through to internal or external worker (8)
- Internal worker (9)
- External worker (10)
- Worker (11)
- Damage correspondent (12)
- Further information taken down (13)
- Organize direct help (14)
- Third party or person related to worker (15)
- Call put through to vehicle recovery service (16)

Search Report from Ginger R. DeMille

Vehicle recovery service (17)  
Replacement car **supplier** (18)  
Alarm Centrex (19)  
Questions asked about damage (20)  
Worker (21)  
Specialist (22)  
Questions concerning damage repair planning (23)  
Questions concerning damage repair progress (24)  
Questions concerning replacement vehicle (25)  
Questions concerning vehicle delivery (26)  
Various other questions (27)  
Management information (28)  
Accounts department (29)  
Question asked whether enquiry is damage-related (30)  
Damage-related questions from non-driver (31)  
Worker (32)  
Specialist (33)  
Question concerning vehicle recovery management (34)  
Question concerning vehicle recovery authorization (35)  
Question concerning replacement vehicles (36)  
Question concerning combined transport (37)  
Question concerning delivery of replacement vehicle (38)  
Question concerning reservation of replacement vehicle (39)  
Question concerning termination of replacement vehicle hire (40)  
Question concerning pickup of replacement vehicle (41)  
Question concerning vehicle delivery (42)  
Various other questions (43)  
Planning expertise (44)  
Reporting expertise (45)  
Expertise authorization (46)  
Repair **damage business** registration (47)  
Repair work preparation, estimates and assignment (48)  
Repair **damage business** selection (49)  
Damage repair work authorization (50)  
Expertise consultations and results (51)  
Random test (52)  
Damage repair work planning (53)  
Damage repair work progress (54)  
Question asked whether enquiry is directly damage-related (60)  
Secretary (61)  
Automated **customer** care handling system (62)  
Administration (63)  
Account management (64)  
Quality assurance department (65)  
Senior management (66)  
Invoice management (67)  
Liaison management (68)  
Invoice accounting (69)  
Expert reports (70)  
Random test reports (71)  
New damage reports (72)  
Damage to be planned for (73)  
Damage progress (74)  
Incoming invoices (75)  
Incoming documents (76)  
Planning department worker (77)  
Planning specialist (78)  
Call put through to specialist (80)  
Telex connection (81)  
Question concerning repair planning (82)  
Question concerning repair work progress (83)

Search Report from Ginger R. DeMille

Question concerning organization of replacement vehicle (84)  
Question concerning delivery of repaired vehicle (85)  
Question concerning decision on repair work/damage write-off (86)  
Repair preparation estimates and assignment (87)  
**Damage repair business selection (88)**  
Assignment of random test (89)  
Invoice control (90)  
Registration and planning of repair damage businesses (91)  
Sale of write-off vehicles (92)  
Invoice issuing (93)  
Offer registration (94)  
pp; 27 DwgNo 1/2

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30

**20/7/2 (Item 2 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014726424 \*\*Image available\*\*

WPI Acc No: 2002-547128/200258

**Buyer insuring method involves assessing risks of insuring buyer for reimbursement of economic damage resulting from purchase of goods service from seller, based on information about seller**

Patent Assignee: SCHLOSS R J (SCHL-I)

Inventor: SCHLOSS R J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020065731	A1	20020530	US 2000725769	A	20001130	200258 B

Priority Applications (No Type Date): US 2000725769 A 20001130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020065731	A1	13	G06F-017/60		

Abstract (Basic): US 20020065731 A1

NOVELTY - A request for an **insurance policy** in submitted to an **insurance** company for **reimbursing a buyer for economic damage** resulting from purchase of goods service from a seller. The risks of insuring the **buyer for reimbursement of economic damage**, is assessed based on information about the seller. An **insurance policy** is offered to the **buyer**, based on the risk assessment.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Seller selection method;
- (2) **Buyer** and seller linking method; and
- (3) **Buyer** insuring system.

USE - For insuring a **buyer** in the purchase of goods or services.

ADVANTAGE - Assists **buyer** in selecting optimal **supplier**, by performing risk assessment based on the information about seller.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining a **buyer** insuring process.

pp; 13 DwgNo 1/6

Derwent Class: T01

International Patent Class (Main): G06F-017/60

Search Report from Ginger R. DeMille

20/7/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013896639 \*\*Image available\*\*

WPI Acc No: 2001-380852/200140

**Insuring method against risk in restructured energy industry, involves providing insurance coverage for protection against financial loss due to occurrence of unplanned event and replacement power**

Patent Assignee: ACE INA HOLDINGS INC (ACEI-N); FROMER D (FROM-I); HAWK G (HAWK-I); HOOG D (HOOG-I); HUSAR K (HUSA-I); KANE D (KANE-I); MAYERS M (MAYE-I); O'NEILL P (ONEI-I); ZACCARIA E (ZACC-I)

Inventor: FROMER D; HAWK G; HOOG D; HUSAR K; KANE D; MAYERS M; O'NEILL P; ZACCARIA E

Number of Countries: 092 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200111525	A1	20010215	WO 2000US21529	A	20000807	200140 B
AU 200064013	A	20010305	AU 200064013	A	20000807	200140
US 20020062231	A1	20020523	US 99369699	A	19990806	200239
			US 2001814682	A	20010320	
EP 1242934	A1	20020925	EP 2000951001	A	20000807	200271
			WO 2000US21529	A	20000807	
CN 1421016	A	20030528	CN 2000813203	A	20000807	200357
JP 2003529125	W	20030930	WO 2000US21529	A	20000807	200365
			JP 2001516106	A	20000807	

Priority Applications (No Type Date): US 99369699 A 19990806; US 2001814682 A 20010320

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200111525 A1 E 54 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200064013 A G06F-017/60 Based on patent WO 200111525

US 20020062231 A1 G06F-017/60 Cont of application US 99369699

EP 1242934 A1 E G06F-017/60 Based on patent WO 200111525

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

CN 1421016 A G06F-017/60

JP 2003529125 W 64 G06F-017/60 Based on patent WO 200111525

Abstract (Basic): WO 200111525 A1

**NOVELTY - Insurance policy** provides insurance coverage to power purchaser, that protects power purchaser from financial losses associated with unplanned event occurrence. An insured price is designated for various replacements and is received from the insurer as premium. The insurer is obligated to indemnify the electrical power purchaser, by re-embassing insured cost by making substitute power available.

**DETAILED DESCRIPTION -** A method for insuring against risks in energy industry wherein the power purchaser and supplier has power supply contract. The contracting power supplier has no obligation to supply electric power to purchaser in the event of unplanned event, involve the insurance policy providing coverage to the purchaser or seller from financial loss for replacement purchase

Search Report from Ginger R. DeMille

in the event of unplanned shutdown of seller's plant. The **insurance policy** covered for a period trigger an indemnification obligation under the **policy** if market price for replacement power exceed the **insurance** price. An INDEPENDENT CLAIM is also included for computer implemented system for insuring against risks.

USE - Insuring risks in restructured energy industry and computer implemented system.

ADVANTAGE - The system allows power seller to market power to more **customers** due to provision of **insurance** risks of unplanned events. The **buyer** or seller who purchase replacement power is covered under financial risks.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram of computer implemented system for generating **insurance policy**.  
pp; 54 DwgNo 1/2

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H02J-003/00

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Search Report from Ginger R. DeMille

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File 350:Derwent WPIX 1963-2003/UD,UM &UP=200373  
(c) 2003 Thomson Derwent  
File 344:Chinese Patents Abs Aug 1985-2003/Apr  
(c) 2003 European Patent Office  
File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)  
(c) 2003 JPO & JAPIO  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.  
File 2:INSPEC 1969-2003/Nov W1  
(c) 2003 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2003/Oct  
(c) 2003 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2003/Nov W2  
(c) 2003 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct  
(c) 2003 The HW Wilson Co.  
File 233:Internet & Personal Comp. Abs. 1981-2003/Jul  
(c) 2003, EBSCO Pub.  
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct  
(c)2003 Info.Sources Inc  
File 474:New York Times Abs 1969-2003/Nov 13  
(c) 2003 The New York Times  
File 475:Wall Street Journal Abs 1973-2003/Nov 13  
(c) 2003 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

? ds

Set	Items	Description
S1	509101	BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR CUSTOMER? ? OR C-LIENT? ?
S2	472904	SUPPLIER? ? OR MERCHANT? ? OR MANUFACTURER? ? OR DISTRIBUT-OR? ? OR RETAILER? ?
S3	799033	INSURANCE OR POLICY OR RIDER? ? OR CONTRACT? ?
S4	8623	S1(6N)(REIMBURS? OR PAY OR PAYING OR REFUND? OR REPAY? OR -(RETURN OR GIVE? OR GIVING)(2W)(PAYMENT OR FUND? ?))
S5	87682	(ECONOMIC OR FINANCIAL OR BUSINESS OR CORPORATE OR QUARTER? OR FISCAL OR SALES OR BUDGETARY OR BUDGET OR INCOME OR PROFIT?)(5N)(LOSS OR LOSSES OR DAMAGE? ? OR NEGATIVE OR DOWN)
S6	1875	S1(6N)(RISK OR INSURABILITY OR (ASSESS? OR EVALUAT? OR DETERMIN? OR ANALYZ? OR ANALYS?)(3N)(CREDIT OR CREDIB? OR STATUS OR RATING))
S7	35513	DSS OR DECISION()SUPPORT? OR (DECISION OR DECID?)(3N)(ISSUE OR ISSUANCE OR OFFER)
S8	17825	COMPARATIVE() (ANALYSIS OR EVALUATION OR ASSESSMENT)
S9	18	S3 AND S4 AND S5
S10	6	S3 AND S7 AND S8
S11	4571	S1 AND S2 AND S3
S12	50	S5 AND S11
S13	71	S9 OR S10 OR S12
S14	839	S3 AND S8
S15	219	LACK(2W)PERFORMANCE
S16	13	S3 AND S15
S17	84	S13 OR S16
S18	81	S17 FROM 2, 35, 65, 99, 233, 256, 474, 475, 583
S19	3	S17 NOT S18
S20	3	RD (unique items)
S21	80	RD S18 (unique items)
?		



? t21/3,k/all

21/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6256909 INSPEC Abstract Number: B1999-07-8110B-004, C1999-07-7165-002

**Title: Integration and decision support systems for energy policy management and comparative assessment studies**

Author(s): Gheorghe, A.V.

Author Affiliation: Centre of Excellence Risk & Safety Sci., Eidgenossische Tech. Hochschule, Zurich, Switzerland

Journal: International Journal of Global Energy Issues vol.12, no.1-6 p.33-59

Publisher: Inderscience Enterprises,

Publication Date: 1999 Country of Publication: Switzerland

CODEN: IJGIE7 ISSN: 0954-7118

SICI: 0954-7118(1999)12:1/6L.33:IDSS;1-0

Material Identity Number: N628-1999-002

U.S. Copyright Clearance Center Code: 0954-7118/99/\$2.50+.50

Language: English

Subfile: B C

Copyright 1999, IEE

**Title: Integration and decision support systems for energy policy management and comparative assessment studies**

**Abstract:** The paper investigates the problem of decision support systems within the framework of energy policy management and comparative risk assessment studies. A number of models and associated software tools are...

... development of energy systems are investigated. Recommendations include the use of such analytical tools as DSS etc. in the overall decision aiding process for energy mix selection.

Descriptors: decision support systems...

Identifiers: decision support systems...

...energy policy management...

21/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5573614 INSPEC Abstract Number: C9706-0310F-015

**Title: The millennium bug-how big is its bite?**

Author(s): Williams, L.

Journal: Industrial Management + Data Systems vol.97, no.1-2 p.51-2

Publisher: MCB University Press,

Publication Date: 1997 Country of Publication: UK

CODEN: IMDS88 ISSN: 0263-5577

SICI: 0263-5577(1997)97:1/2L.51:MB;1-F

Material Identity Number: B887-97001

Language: English

Subfile: C

Copyright 1997, IEE

...Abstract: the problem, can only be authorized at board level. It is necessary to hold system suppliers responsible when purchasing systems and to ask are they year 2000 compliant? And put it in your contract .

Search Report from Ginger R. DeMille

Problem identification and project management are the responsibility of senior business management not the IT...

... frightening: for instance, you could be responsible for claims from third parties in your supply/ **customer** chain. Failure to rectify the problem can lead quickly to **loss** of revenue and **profits**.

...Descriptors: **contracts** ;

...Identifiers: system **suppliers** ; ...

... **contract** ; ...

...supply/ **customer** chain

21/3,K/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

4793158 INSPEC Abstract Number: B9411-6200-025

**Title: The growth of interorganizational systems in the presence of network externalities**

Author(s): Riggins, F.J.; Kriebel, C.H.; Mukhopadhyay, T.

Author Affiliation: Fac. of Bus., Alberta Univ., Edmonton, Alta., Canada

Journal: Management Science vol.40, no.8 p.984-98

Publication Date: Aug. 1994 Country of Publication: USA

CODEN: MSCIAM ISSN: 0025-1909

U.S. Copyright Clearance Center Code: 0025-1909/94/4008/0984\$01.25

Language: English

Subfile: B

...Abstract: model of network growth in the presence of network externalities for the case where a **buyer** initiates an interorganizational system with its **suppliers**. In our two-stage model, **suppliers** joining the network in the first stage can gain economic benefit from increased market share or higher price for the primary product. **Suppliers** encounter **negative** externalities since the **economic** benefit accruing to participating **suppliers** is less for increasingly larger networks. In the first stage, the **buyer** may experience initial **supplier** adoption of the network followed by a "stalling" problem due to negative externalities. In order to overcome this stalling problem, the **buyer** may find it optimal to subsidize some **suppliers**' costs to join the network in the second stage. We characterize the **buyer**'s optimal second stage subsidy **policy** and show the conditions under which the **buyer** will find it optimal to offer a subsidy. If the **suppliers** have some positive ex ante expectation of a second stage subsidy, the growth of the network will be retarded in the first stage resulting in suboptimal profits for the **buyer**.

21/3,K/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

4607980 INSPEC Abstract Number: C9404-0310D-005

**Title: The effects of switching costs on the adoption of electronic markets**

Author(s): Baichun Xiao; Rosenthal, D.

Author Affiliation: Seton Hall Univ., S. Orange, NJ, USA

Conference Title: PACIS. 1993 Pan Pacific Conference on Information Systems Proceedings p.227-31

Publisher: Nat. Sun Yat-Sen Univ, Taiwan, China

Search Report from Ginger R. DeMille

Publication Date: 1993 Country of Publication: China vii+395 pp.  
Conference Sponsor: Nat. Sun Yat Sen Univ.; Inst. for Info. Syst.; China  
Steel Co. et al  
Conference Date: 30 May-1 June 1993 Conference Location: Kaohsiung,  
Taiwan  
Language: English  
Subfile: C

...Abstract: to be the better alternative. Switching costs are defined as the costs incurred by a **buyer** when a switch is made from the current **supplier** of a product to another **supplier**. In **economic** terms switching costs represent a **loss** of utility.

...Descriptors: **contracts** ;

...Identifiers: current **supplier** ;

21/3,K/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02028817 INSPEC Abstract Number: C83015586

**Title: Business computing in New Zealand: an analysis of computing in the public and private sectors**

Author(s): Boswell, C.R.; Melhuish, P.J.; Vaughan-Jones, G.

Author Affiliation: Computing Services Centre, Victoria Univ. of Wellington, Wellington, New Zealand

Conference Title: Ninth Australian Computer Conference p.187-200 vol.1

Editor(s): Sale, A.H.J.; Hawthorne, G.

Publisher: Australian Comput. Soc, Sandy Bay, Tas., Australia

Publication Date: 1982 Country of Publication: Australia 2 vol. viii+893 pp.

Conference Date: 23-27 Aug. 1982 Conference Location: Hobart, Tas., Australia

Language: English

Subfile: C

...Abstract: found to be deficient in some areas, notably lack of forward planning, limited corporate-wide **policy**, poor project control and little user involvement. There was also little formal documentation standards and a **lack** of **performance** monitoring.

21/3,K/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

01438610 INSPEC Abstract Number: C80000027

**Title: Be prepared ( insurance )**

Author(s): Waring, L.

Journal: Data Processing vol.21, no.7 p.32-4

Publication Date: July-Aug. 1979 Country of Publication: UK

CODEN: DPROAT ISSN: 0011-684X

Language: English

Subfile: C

**Title: Be prepared ( insurance )**

Abstract: Although **insurance** companies will pay cash for losses caused by a fire or other disaster **business** can be **damaged** in terms of delays in processing **customers** ' orders and inquiries and **suppliers** ' invoices. But to get a replacement computer running again one needs a replacement

computer suite...

...Descriptors: **insurance**

Identifiers: **insurance** ;

**21/3,K/7 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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01735375 ORDER NO: AADAA-I9965513

**Optimal backup and supplemental power contract strategies in electricity markets**

Author: Lee, Kiwan

Degree: Ph.D.

Year: 2000

Corporate Source/Institution: University of Pennsylvania (0175)

Source: VOLUME 61/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1055. 157 PAGES

**Optimal backup and supplemental power contract strategies in electricity markets**

...frontiers of efficiency and new services. An extremely important, and under-researched, area for both **suppliers** and consumers in the new power markets is backup power contracting. Backup power is important...

...the local distribution company had to face the full challenges of assuring reliability for all **customers** in the local distribution franchise area. Indeed, the newest wave of deregulation, so-called Distributed Generation (DG), calls for groups of retail **customers**, perhaps a shopping mall or a group of co-located businesses, to install their own...

...already clear for households, where power interruptions are viewed as major inconveniences. But for industrial **customers**, such inconveniences extend well beyond the irritation of failed air conditioning on a hot day; they imply potentially significant **economic losses** in the event of disruptions. Efficient levels of backup power are required to avoid such...

...provided by local distribution companies to industrial self-generators and, perhaps, to groups of retail **customers** that may set up their own local generation units. Optimal self-generation investment and backup...

...self-generator are characterized. Thereafter, expected profit-maximizing pricing and capacity strategies for a backup **supplier** serving one or more self-generators are characterized when the backup **supplier** has both generation itself as well as backstop supply from an alternative bulk-power **supplier**, such as a spot market. Expected welfare-maximizing pricing and capacity will be employed as...

**21/3,K/8 (Item 2 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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01705443 ORDER NO: AAD99-31261

**TOXIC EQUIVALENCY: ADDRESSING HUMAN HEALTH EFFECTS IN LIFE CYCLE IMPACT ASSESSMENT (HUMAN TOXICITY POTENTIAL)**

Author: HERTWICH, EDGAR GUNTHER

Degree: PH.D.

Search Report from Ginger R. DeMille

Year: 1999

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

Source: VOLUME 60/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL

PAGE 2047. 243 PAGES.

The **comparative evaluation** of environmental stressors serves to support environmental **policy** as well as private pollution prevention efforts. This thesis addresses the evaluation of toxic emissions...

...developed here, as well as the structure of the broader assessment, is applicable to other **decision support** tools in Industrial Ecology and environmental **policy**.

The Human Toxicity Potential (HTP) is a weighting factor that expresses the release of a...

...to provide the information necessary to evaluate the reliability of decisions based on this indicator.

**Comparative evaluation** rests on science to describe actions of environmental stressors and on values to judge the...

21/3,K/9 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01697763 ORDER NO: AAD99-27941

A DECISION SUPPORT **SYSTEM FOR BUYER-VENDOR NEGOTIATION UTILIZING THE PARADIGM OF OPEN DISCLOSURE: A COMPARATIVE ANALYSIS**

Author: WATSON, RONALD L.

Degree: PH.D.

Year: 1999

Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BINGHAMTON (0792)

Source: VOLUME 60/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1226. 129 PAGES

A DECISION SUPPORT **SYSTEM FOR BUYER-VENDOR NEGOTIATION UTILIZING THE PARADIGM OF OPEN DISCLOSURE: A COMPARATIVE ANALYSIS**

...s demand. Bids for materials too often are solicited on a continuous or semicontinuous basis; **contracts** are awarded on the basis of price and schedule, with some consideration, perhaps for quality...

...The applicability of the method is validated through a survey of negotiating professionals, and a **Decision Support System**.

21/3,K/10 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01373831 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

**BUYERS , SUPPLIERS , COMPETITORS: THE INTERACTION BETWEEN A FIRM'S HORIZONTAL AND VERTICAL RELATIONSHIPS (HORIZONTAL RELATIONSHIPS)**

Author: SNYDER, CHRISTOPHER M.

Degree: PH.D.

Year: 1994

Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (0753)

Source: VOLUME 55/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

**BUYERS , SUPPLIERS , COMPETITORS: THE INTERACTION BETWEEN A FIRM'S HORIZONTAL AND VERTICAL RELATIONSHIPS (HORIZONTAL RELATIONSHIPS)**

The first chapter investigates the role of financial **contracts** in preventing long-purse predation, an extreme form of competitive behavior. (Here, the lender plays the role of **supplier** , not of material but of financial inputs.) The long-purse theory of predation posits an...

...exhaust an entrant's limited financial resources. An open question regards the role of financial **contracts** signed before predation (ex-ante **contracts** ) in defending the entrant against the incumbent, particularly whether ex-ante **contracts** would be credible or whether they would be vulnerable to renegotiation. Using a two-period...

...auditing cost, it is shown that--while renegotiation reduces the commitment value of ex-ante **contracts** for some parameters--for other parameters credible ex-ante **contracts** succeed as predation defenses.

Chapter II examines the structure of these financial **contracts** in a more abstract setting. In a model with multiple periods, one feasible long-term **contract** is a sequence of standard debt **contracts** , one each period. Such a **contract** is suboptimal in general and can be improved along several dimensions, improvements which can be...

...make zero profit in every state of the world; the lender can be compensated for **losses** in some states by **profits** in other states. A simple numerical example is provided to illustrate the gains from relaxing the IR constraint; real-world **contracts** such as lines of credit have this property as well.

Chapter III is an empirical...

...provide experiments for analysis using event-study methods.

The final chapter studies the effect of **buyer** size and **buyer** merger on the price paid to sellers. The chapter develops a theory of countervailing power based on dynamic competition. First, a model of an infinitely-repeated procurement auction with one **buyer** and several sellers is considered. The model is then extended to allow for multiple **buyers** . (Copies available exclusively from MIT Libraries, Rm. 14-0551, Cambridge, MA 02139-4307. Ph. 617...

21/3,K/11 (Item 5 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01358500 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

**ENERGY SYSTEMS IN TRANSITION: AN ANALYSIS OF TECHNOLOGY, ECONOMY, AND POLICY ASPECTS**

Author: NILSSON, LARS JOAKIM

Degree: FIL.DR

Year: 1993

Corporate Source/Institution: LUNDS UNIVERSITET (SWEDEN) (0899)

Source: VOLUME 55/02-C OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 475. 125 PAGES

ISBN: 91-88360-10-5

Publisher: ENVIRONMENTAL AND ENERGY SYSTEMS STUDIES, LUND UNIVERSITY, GERDAGATAN 13, S-223 62 LUND, SWEDEN

**ENERGY SYSTEMS IN TRANSITION: AN ANALYSIS OF TECHNOLOGY, ECONOMY, AND**

POLICY ASPECTS

...can be reduced by 50 to 75 percent through system-wide cost-effective modifications. The **lack** of **performance** specifications when procuring air-handling systems, and the incentive structure in the building sector are...

21/3,K/12 (Item 6 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01255308 ORDER NO: AAD92-38836

**IMPACT OF THE EXTERNAL POLITICAL AND ECONOMIC FACTORS ON JORDAN'S DEVELOPMENT PROGRESS (EXTERNAL POLITICAL FACTORS)**

Author: ALHAJAJ, NAEL TALEB H.  
Degree: PH.D.  
Year: 1992  
Corporate Source/Institution: CLAREMONT GRADUATE SCHOOL (0047)  
Source: VOLUME 53/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2960. 236 PAGES

...Scholars in development have written extensively and have come up with different explanations for the **lack** of impressive **performance** in the LDCs. Arguments on the issue range from one which blames the LDCs for ...

...performance of each plan. The findings of this research, its implications for Jordan, and some **policy** suggestions are stated in Chapter Six. Also in this chapter, the significance of this research...

21/3,K/13 (Item 7 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01248653 ORDER NO: AADMM-66939

**MORGENTALER V. THE QUEEN: A STUDY IN LAW REFORM**

Author: KAUPP, SHELLY F.  
Degree: M.A.  
Year: 1990  
Corporate Source/Institution: UNIVERSITY OF CALGARY (CANADA) (0026)  
Source: VOLUME 30/04 of MASTERS ABSTRACTS.  
PAGE 1115. 134 PAGES  
ISBN: 0-315-66939-X

...the two Morgentaler appeals before the Supreme Court of Canada. Chapter five turns to a **comparative analysis** of the American experience with court involvement in the abortion **issue**. The landmark **decision** of Roe v. Wade is considered with a view to the implications for court legitimacy and effectiveness in the **policy** arena. (Abstract shortened by UMI.)

21/3,K/14 (Item 8 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01212928 ORDER NO: AAD92-10391

**DEVELOPMENT OF A PERFORMANCE BASED DESIGN/PROCUREMENT SYSTEM FOR**

**NONSTRUCTURAL FACILITY SYSTEMS (PROCUREMENT)**

Author: KASHIWAGI, DEAN TAKEO

Degree: PH.D.

Year: 1991

Corporate Source/Institution: ARIZONA STATE UNIVERSITY (0010)

Source: VOLUME 52/11-B OF DISSERTATION ABSTRACTS INTERNATIONAL  
PAGE 6020. 375 PAGES

...structure of the design and procurement structure, the relative instability of the construction industry, the **lack** of **performance** data on facility systems, and the inability to competitively evaluate different facility systems for the...

...of award of a facility system. It uses a competitive bidding process, but awards the **contract** to the best performing facility system and constructor. Eight years of surveying roof system performance...

...data. An expert system, is developed which can perform the function of a design-build **contract**, but yet maximize performance.

21/3,K/15 (Item 9 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01198706 ORDER NO: AAD92-00614

**EFFECTS OF TWO TYPES OF NURSING HOMES ON THE BEHAVIORS OF THEIR RESIDENTS WITH DEMENTIA: A DESCRIPTIVE COMPARATIVE ANALYSIS (RESIDENT BEHAVIORS)**

Author: DEMARTINIS, JEAN ELIZABETH

Degree: PH.D.

Year: 1991

Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)

Source: VOLUME 52/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 4120. 205 PAGES

**...TWO TYPES OF NURSING HOMES ON THE BEHAVIORS OF THEIR RESIDENTS WITH DEMENTIA: A DESCRIPTIVE COMPARATIVE ANALYSIS (RESIDENT BEHAVIORS)**

...home environments (an integrated nursing home (INH) in Central Louisiana and a dementia-specific setting ( **DSS** ) in Central Texas) and their effects on the behaviors exhibited by residents with dementia. A convenience sample of 22 residents from the INH and 29 residents from the **DSS** who had a diagnosis of dementia, were residents four or more months, were mobile, and...

...staff (81 percent) from the INH and 20 of 39 staff (51 percent) from the **DSS** returned completed questionnaires.

The Multiphasic Environmental Assessment Procedure (MEAP), an investigator-prepared interview guide, and...

...examine similarities and differences in four environmental domains measured by the MEAP: physical and architectural, **policy** and program, resident and staff, and social climate resources. Also, investigator impressions of the physical...

...low stimulation in the INH and freedom in a controlled yet 'rule-free', high stimulus **DSS**. Both facilities were effective in meeting the residents daily living assistance and physical comfort needs...

...effective facility features by the resident/guardian pairs. Formal staff



training was advantagous in the DSS whereas in the INH longevity of employment of the staff team and mutual on-the...

21/3,K/16 (Item 10 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

1082070 ORDER NO: AAD90-00500

**INSTITUTIONAL DILEMMAS IN DEVELOPMENTAL CHANGE: IRRIGATION POLICY AND  
ROLE RELATIONS IN SRI LANKA**

Author: WILKINS-WELLS, PATRICIA DEAN  
Degree: PH.D.  
Year: 1988  
Corporate Source/Institution: COLORADO STATE UNIVERSITY (0053)  
Source: VOLUME 50/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2672. 292 PAGES

**INSTITUTIONAL DILEMMAS IN DEVELOPMENTAL CHANGE: IRRIGATION POLICY AND  
ROLE RELATIONS IN SRI LANKA**

...interactional research design in which residents and officers assessed future institutional options before stating their **policy** preferences in the development of farmer organizations for local water management.

The basic argument presented here is: The **lack** of **performance** of their officially defined roles by government officers and the lack of "cooperation" by area...

...into three operational statements designed to measure the effects of alternative institutional futures on respondents' **policy** preferences in the areas of water distribution and system maintenance, enforcement and dispute resolution, and...

21/3,K/17 (Item 11 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

883016 ORDER NO: AAD85-12377

**THE INCENTIVES FOR THE EVOLUTION OF PERFORMANCE-ORIENTED ACCOUNTING  
INFORMATION SYSTEMS IN THE GOVERNMENTAL SETTING (THEORY, PRODUCTION,  
PRINCIPAL-AGENT MODEL, ECONOMIC, SPECIAL INTEREST GROUPS)**

Author: CARPENTER, VIVIAN LAVERNE  
Degree: PH.D.  
Year: 1985  
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)  
Source: VOLUME 46/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1025. 297 PAGES

...interview survey methodology was employed to gather evidence on testable hypotheses related to the existing **lack** of a **performance** -oriented accounting information system at MDPH. Correlation analysis was used to analyze the quantitive interview...

...the non-funding of the proposed accounting system. The findings have substantial implications for accounting **policy** -makers; if they fail to take into account the implications of this theory in setting...

21/3,K/18 (Item 1 from file: 99)

Search Report from Ginger R. DeMille

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2003 The HW Wilson Co. All rts. reserv.

2391190 H.W. WILSON RECORD NUMBER: BAST01077553

**Getting down to business**

Short, Patricia L;

Chemical & Engineering News v. 79 no49 (Dec. 3 2001) p. 17-20

DOCUMENT TYPE: Feature Article ISSN: 0009-2347

**Getting down to business**

...ABSTRACT: proposals discussed in the European Commission (EC) white paper "A Strategy for a Future Chemicals **Policy**" is a vital step along a process toward chemical regulation. The vote means that the...

...proposals for a new framework for chemical regulation in the European Union (EU). The draft **policy** is expected to emerge in summer 2002 for likely adoption in early 2004 and will...

...chemicals than is currently the case, which will have serious cost implications for European chemical **suppliers** and **customers**. However, the industry sees the regulations as a way of achieving a single **policy** for chemicals across Europe to replace the current range of costly and frequently conflicting national...

21/3,K/19 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00654476 02CW01-207

Distributor : **new apps helped seal \$3B deal -- Aviall IT rebounds from mainframe migration problems**

Songini, Marc L

Computerworld , January 14, 2002 , v36 n3 p16, 1 Page(s)

ISSN: 0010-4841

Company Name: Aviall; Rolls-Royce

Distributor : **new apps helped seal \$3B deal -- Aviall IT rebounds from mainframe migration problems**

Reports that Aviall Inc. is pointing to a \$3 billion spare-parts distribution **contract** it won last December 2001 as proof that its new information technology (IT) infrastructure is...

... previous mainframe migration project nearly caused disaster three years ago. Indicates that the ten-year **contract** , under which Aviall will sell and distribute spare parts for a widely used aircraft engine...

...effect on January 2, 2002. Points out that one of the keys to the new **contract** was Aviall's improved ability to offer technology-driven services such as **sales** analysis and demand forecasting **down** to the line-item level to **manufacturers** . Says that Aviall spent \$30 million to \$40 million to install new enterprise resource planning (ERP), supply chain, **customer** relationship management, and electronic business applications. Includes a diagram. (EPE)

Descriptors: Distribution; **Contract** ; Infrastructure; Enterprise Resource Planning; **Customer** Relations Management; Business-to-Business Commerce; Electronic Commerce

21/3,K/20 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00454056 97CW03-405

**No tools = no net service levels**

Dryden, Patrick

Computerworld , March 31, 1997 , v31 n13 p1, 16, 2 Page(s)

ISSN: 0010-4841

Company Name: 3Com; Hewlett-Packard

... IS managers say they cannot define and enforce service-level agreements with users because they **lack** adequate **performance** tools to monitor response time, throughput, and other details that are their responsibility. Mentions that...

Descriptors: Help Desk; Customer Support; **Contract** ; Information Services; Software; Product Announcement

21/3,K/21 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00327253 93IN10-302

**IBM's client -server strategy -- All together now?**

Moran, Robert; Sager, Ira

InformationWEEK , October 25, 1993 , n448 p36-46, 5 Page(s)

ISSN: 8750-6874

Company Name: IBM Corp.

**IBM's client -server strategy -- All together now?**

Discusses IBM's **client** -server strategy. Says that users have been dissatisfied with **client** -server in general and IBM in particular because of lack of an integrated hardware-software solution. Recent attempts by IBM to do this through a **Client** -Server Business Unit failed because of a lack of **profit** -and- **loss** responsibility and the inability to requisition resources. Another failed attempt was the Systems Application Architecture ...

... based on immature or not yet available specifications. The company now wants to try tailoring **client** -server **contracts** to **customers** needs, even if it involves non-IBM products. They also want to do testing and...

... as educating, servicing, and supporting the users. Critics point to IBM's troubles in interconnecting **client** -server on their own mainframes, minicomputers, workstations, PCs, and LAN offerings much less those of other **manufacturers** . Contains five bar graphs and a sidebar on six blueprints for a **client** -server migration. (GC)

Descriptors: Interoperability; Networks; IBM; Corporate Information; Business; **Customer** Support

21/3,K/22 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00324084 93IN09-202

**Copying a key strategy**

Caldwell, Bruce

InformationWEEK , September 20, 1993 , n443 p13, 1 Page(s)

Search Report from Ginger R. DeMille

ISSN: 8750-6874

Company Name: Xerox

... Discusses business plans at Xerox Corp. of Stamford, CT. Says that because of **financial losses** the firm has divested non-core businesses and is considering outsourcing and/or transforming its IS functions. Xerox has already sold its Crum and Forster **insurance** unit and Furman Selz investment banking unit. To increase productivity and cut costs Xerox is...

... operations which at 4.5% of sales costs more than twice the percentage of most **manufacturers**. If Xerox does outsource they will be among the eight out of the top 25...

... done so. Other plans might include consolidation of European data centers, migrations from mainframes to **client** -server architecture, and from proprietary to standards-based networks. Includes a table and one photo...

21/3,K/23 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00286112 92PK08-034

**Embattled DEC readies stepped-up PC support**

Scheier, Robert L

PC WEEK , August 3, 1992 , v9 n31 p125-126, 1 Page(s)

ISSN: 0740-1604

Company Name: Digital Equipment Corp.; Microsoft; Merisel

... PC market. Examines also agreements made with companies such as software giant Microsoft Corp. and **distributor** Merisel Inc. Says that the embattled company, which has posted a \$2.8 billion **loss** for the **fiscal** year ending June 30 in the wake of founder and CEO Ken Olsen's resignation

...

Descriptors: **Customer** Support; Microcomputer System; Market; Corporate Information; DEC; **Contract**

21/3,K/24 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00138640

DOCUMENT TYPE: Review

**PRODUCT NAMES: Business Models (841277); Environmental Damage (830306)**

**TITLE: Environmental Policy : A New Software Category Powers A New Way Of...**

**AUTHOR:** Smith, Howard Fingar, Peter

**SOURCE:** Internet World, p18(5) May 2002

**ISSN:** 1097-8291

**HOME PAGE:** <http://www.iw.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 20030728

**TITLE:** Environmental Policy : A New Software Category Powers A New Way Of.....

A discussion of the role of business process management systems in environmental policy calls attention to a new approach to business automation that puts business processes, their representation...

...and an increase in competition among companies, business processes are extending business processes digitally to **customers**, trading partners, and **suppliers**. Packaged applications are bolstering new business processes. The resulting components are more granular and independent...

...process- centered application; new ways of combining software components; customized business process descriptions for each **customer**; integrated user interfaces via one portal; and business process optimization and operation monitoring and analysis.

**DESCRIPTORS:** Business Models; Business Reengineering; Environmental Damage

21/3,K/25 (Item 2 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00134095 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Company--Ariba Inc (865541)

**TITLE:** Ariba Building Future on Direct Buying: B2B company moves beyond...

**AUTHOR:** Ferguson, Renee Boucher

**SOURCE:** eWeek, v18 n38 p21(1) Oct 1, 2001

**ISSN:** 1530-6283

**HOME PAGE:** <http://www.eweek.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Company

**REVISION DATE:** 20020703

...Spend Management product suite, the business hopes to address direct procurement needs. Enterprise Sourcing allows **buyers** to tap **supplier** management tools and templates to find **suppliers**, negotiate **contracts**, analyze expenditures, and manage e-procurement processes. The application automates sourcing processes. It also offers out-of-the-box integration with Ariba **Buyer** and connectivity with Ariba Commerce Services Network. Enterprise Sourcing also offers collaborative capabilities. The larger Spend Management suite, due in the first quarter of 2002, will address strategic analysis, **supplier** relationship management, and other processes. Ariba faces competition from enterprise resource planning (ERP) software vendors...

...Commerce One pursues sourcing technology, it may undermine Ariba's market position. With its recent **financial losses**, there are rumors that Ariba may be purchased. IBM has been named as a likely **buyer**.

21/3,K/26 (Item 1 from file: 474)

DIALOG(R) File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

06781100 NYT Sequence Number: 068926940821

**A JUDICIAL AFTERSHOCK FOR A QUAKE-DAMAGED INSURER**

New York Times, Col. 2, Pg. 11, Sec. 3

Sunday August 21 1994

**ABSTRACT:**

20th Century Industries, California insurance company once known for financial soundness but severely damaged by earthquake payouts, will have to refund more than \$100 million to customers as result of California Supreme Court ruling that Proposition 103 is legal (S)

21/3,K/27 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

00856355 NYT Sequence Number: 042107781110

Allied Chemical Corp files suit against Armco Steel Corp alleging that Allied would not have rehabilitated Ashland, Ky, coke ovens if it had known Armco planned to discontinue as customer for coke and supplier of coal (S.)

New York Times, Col. 5, Pg. 4, Sec. 4

Friday November 10 1978

...have rehabilitated Ashland, Ky, coke ovens if it had known Armco planned to discontinue as customer for coke and supplier of coal (S.)...

DESCRIPTORS: COAL; COKE; CONTRACTS AND OTHER SALES AGREEMENTS; DAMAGE SUITS; FACTORIES AND INDUSTRIAL PLANTS; SUITS AND LITIGATION

21/3,K/28 (Item 3 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

00460282 NYT Sequence Number: 027312740523

Long Island Lighting Co (Lilco) files \$186-million Fed suit against Standard Oil Co of Calif, Texaco Inc, Mobil Oil Corp, Chevron Oil Trading Co and Tex Overseas Petroleum Corp, charging cos put pressure on New England Petroleum Co (Nepco), its chief supplier, for purpose of protecting their business interests in Persian Gulf. Alleges defendants achieved monopoly over all phases of petroleum indus. Files NYS suit against Nepco for breach of contract, which it says was intentionally caused by Calif Standard Oil refusal to supply Nepco with low-sulphur crude oil since Sept '73. Says breach resulted in \$62-million damages to utility and its customers, impairment of its cash flow, need for power purchases from other cos, preparation of generating plants for coal firing, loss of business and injury to Lilco's financial reputation and goodwill. Will pass any settlement in suits on to customers (M.)

SILVER, ROY R

New York Times, Col. 1, Pg. 1

Thursday May 23 1974

...Overseas Petroleum Corp, charging cos put pressure on New England Petroleum Co (Nepco), its chief supplier, for purpose of protecting their business interests in Persian Gulf. Alleges defendants achieved monopoly over all phases of petroleum indus. Files NYS suit against Nepco for breach of contract, which it says was intentionally caused by Calif

Standard Oil refusal to supply Nepco with...

...oil since Sept '73. Says breach resulted in \$62-million damages to utility and its customers, impairment of its cash flow, need for power purchases from other cos, preparation of generating plants for coal firing, loss of business and injury to Lilco's financial reputation and goodwill. Will pass any settlement in suits on to customers (M.)

21/3,K/29 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

00227383 NYT Sequence Number: 081126711128

NYC City Council Pres Garelik calls for investigation of OTB by Council and Estimate Bd; notes expenses are running twice as high as had been forecast; says he also has questions about computer contracts, computer performance, doubtful ad, extravagant promises and lack of satisfactory performance; OTB spokesman challenges Garelik figures on expenses but holds OTB welcomes probe)

New York Times, Col. 1, Pg. 1

Sunday November 28 1971

...running twice as high as had been forecast; says he also has questions about computer contracts, computer performance, doubtful ad, extravagant promises and lack of satisfactory performance; OTB spokesman challenges Garelik figures on expenses but holds OTB welcomes probe)

21/3,K/30 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

01111484 NYT Sequence Number: 010714781114

Frito-Lay Inc, subsidiary of PepsiCo Inc, is suing its former commodity purchasing manager, James H Stafford, for allegedly owning major interest in Grain Handling Corp, formerly American Business Management Corp, which was Frito-Lay's largest corn supplier. Also charges that Stafford received consulting fees from Lacy-Logan Co, vegetable-oils broker that handled much of Frito-Lay's oil purchases. Stafford refuses to comment on case, but in paper filed with court he claims that other company officers have, with knowledge of Frito-Lay, invested in companies which have provided goods and services to Frito-Lay. Twist to case is that Frito-Lay has been unable to show how Stafford's investments resulted in financial loss for company, while in fact Stafford claims he brought vegetable oil for company at \$100 million less than market price (M.)

ABRAMS, BILL

Wall Street Journal, Col. 1, Pg. 1

Tuesday November 14 1978

...Grain Handling Corp, formerly American Business Management Corp, which was Frito-Lay's largest corn supplier. Also charges that Stafford received consulting fees from Lacy-Logan Co, vegetable-oils broker that

...is that Frito-Lay has been unable to show how Stafford's investments resulted in financial loss for company, while in fact Stafford claims he brought vegetable oil for company at \$100...

Search Report from Ginger R. DeMille

DESCRIPTORS: BUYING AND **BUYERS** ; **CONTRACTS** AND OTHER SALES AGREEMENTS;  
CORN; FEES, PROFESSIONAL; FINANCES; GRAIN; OILS AND FATS; QUESTIONABLE OR  
CORRUPT...

21/3,K/31 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2003 The New York Times. All rts. reserv.

01072373 NYT Sequence Number: 011027760126

**Bache & Co** refunds about \$900,000 to customers who bought common stock  
of Govt Employees Ins shortly before co unexpectedly reptd large fiscal  
'75 loss of more than \$4 per share (M.)

Wall Street Journal, Col. 5, Pg. 4

Monday January 26 1976

**Bache & Co** refunds about \$900,000 to customers who bought common stock  
of Govt Employees Ins shortly before co unexpectedly reptd large fiscal  
'75 loss of more than \$4 per share (M.)...

COMPANY NAMES: BACHE & CO INC; GOVERNMENT EMPLOYEES **INSURANCE** CO (GEICO)

21/3,K/32 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09935732

Conseco Posts Wider Loss, Could Face Chapter 11

US: Conseco posts third **quarter loss**

Los Angeles Times (AUD) 20 Nov 2002

Language: ENGLISH

US: Conseco posts third **quarter loss**

Conseco, the US **insurance** company, has reported a third **quarter net loss** of US\$ 1.8bn for 2002 compared to a loss of US\$ 410.6mn a year ago. The losses were due to an increased number of its **customers** at its finance unit unable to **pay** back loans. **Insurance** units were adversely affected by a depressed stock market and low interest rates. The company...

PRODUCT: Life AssuranceProperty & Liability **Insurance**

21/3,K/33 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09856744

Ciena Reports \$160 Million **Quarterly Loss**

US: Ciena's results suffer in industry slump

Washington Post (YSF) 23 Aug 2002

Language: ENGLISH

Ciena Reports \$160 Million **Quarterly Loss**

Fibre-optic equipment **manufacturer** , Ciena, has announced a US\$ 160mn **loss** for its third **quarter** ending 31 July 2002 and an 89% decline in revenue to US\$ 50mn, compared with...



Search Report from Ginger R. DeMille

... previous year. The company's CEO, Gary Smith, attributes the sales decline partly to a **customer**'s decision to postpone a **contract**, which analysts have revealed as Telefonos de Mexico, losing Cien between US\$ 20mn and US\$...

... off since November 2001 with 110 expected by the end of 2002. However, 19 new **customers** were added during the third quarter.

**21/3,K/34 (Item 3 from file: 583)**

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09826513

Cars become complaints' hot spot

China: Guangzhou recorded 14,502 complaint cases

Guangzhou Daily (UFZ) 17 Jul 2002

Language: CHINESE

... reported at 208 cases. Of all the complaints, 13,380 cases have been solved, recovering **economic loss** of about RMB 23.817mn (US\$ 2.88mn) for the consumers. Meanwhile, mobile handset, furniture...

...training and property are among the top five complaint cases. For mobile handset market, the **manufacturers**, **distributors** and repair workshops refuse to hold the responsibility for smuggled and illegally-modified handsets. The automobile complaints included poor post-sale service, low quality, dispute on purchase **contract**, car plate problem and long maintenance period. Besides that, property **buyers** also encounter problems like poor quality residential units, poor management, improper fee collection, agreement violation...

**21/3,K/35 (Item 4 from file: 583)**

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09762077

Iziauto: le pack simplicitZ de l'Ecureuil

France: Caisses d'Epargne's automobile pack

L'Argus de l'Assurance (LA) 19 Apr 2002 p.16

Language: FRENCH

Caisses d'Epargne has introduced the Iziauto pack, which includes a credit formula and **insurance** since April 2002. The acquisition of an automobile can be totally financed by credit with a ceiling of EUR 30,000 and **reimbursement** can be spread over seven years. **Clients** can increase their monthly payments or **reimburse** their loan early. Comprehensive **insurance** will reimburse the new value of the vehicle when it is less than a year...

... a loan vehicle if the insured vehicle is immobilised. The pack includes a guarantee against **financial loss**, and covers the amount still owed after a vehicle is destroyed. The upper limit on...

... is deducted. The pack is offered with a 10% reduction in the first year of **insurance** until 15 June 2002.

21/3,K/36 (Item 5 from file: 583)

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09726879

Jabil Says Net Income Declined 91% In 2nd Quarter Amid Tech Slump

US: Net income plunges at Jabil  
Wall Street Journal (WSJ) 20 Mar 2002  
Language: ENGLISH

**Contract** **manufacturer** Jabil Circuit has announced a 91% fall in net income from US\$ 40.7mn in the 2001 fiscal second quarter to US\$ 3.7mn in the 2002 **fiscal** second **quarter** . Revenues were **down** 32% from US\$ 1.21bn to US\$ 822.1mn. The company anticipates its **customers** production levels will rise during its fiscal third quarter and so predicts its revenues for...

... has suffered from the slowdown in the technology sector and surplus inventories held by their **customers** which include Hewlett-Packard and Cisco Systems.

21/3,K/37 (Item 6 from file: 583)

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09712965

Nation lowers car tax to prop up business

China: Automobile sales tax revised downward  
China Daily (XKP) 02 Mar 2002  
Language: ENGLISH

The tax imposed on **sales** of automobile was revised **down** by the State Administration of Taxation (SAT) of China on 1 March 2002. <The rate...

... for automobile sales following the rate adjustment, citing the absence of a well-established automobile **policy** as the reason. At present, car **buyers** are **paying** 15%-40% of the car price as charges and taxes collected by local governments, on...

21/3,K/38 (Item 7 from file: 583)

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09697605

Plynove motory dobyvaji trh

Czech Republic: Skoda Motor produce gas engines  
IHNEE (AWH) 12 Feb 2002  
Language: CZECH

... which with buses with such engines in cooperation with transport companies, will be the largest **purchaser** of the gas engines. Slovbus, the Slovak bus **manufacturer** , has also expressed interest. According to experts, gas engine production, should prevent the bankrupted company...

...collapse. The turnover from the sale of gas engines will account for 40% of overall **sales** and should replace a **loss** of a diesel engine supply for Karosa. SM, which wants to find a strategic partner...

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EVENT: Plant/Facilities/Equipment Company Acquisitions Marketing  
Procedures Capital Expenditure

21/3,K/39 (Item 8 from file: 583)

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09661787

Technology outsourcing firms have seen profits dwindle

World: **Contract manufacturers** facing hard times

Wall Street Journal Europe (WSJ) 27 Dec 2001 p.9

Language: ENGLISH

World: **Contract manufacturers** facing hard times

The **contract** electronics manufacturing (CEM) industry is experiencing a slump, with many leading CEM companies, including Soletron, Jabil Circuit and Flextronics, all announcing **losses** or substantial slumps in **profits**. However, the fall in profitability is not expected to last according to analysts, with many...

...outsourcing model still has a significant future, with an improvement in conditions for brand name **customers** expected to have a positive impact on **contract manufacturers**. The weakening of the **contract** electronics manufacturing market has been attributed to companies focusing more on telecommunications equipment, plus almost...

21/3,K/40 (Item 9 from file: 583)

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09637876

Joint venture promotes ForwardVue software

World: ForwardVue and CheMatch form joint venture

European Chemical News (ECN) 29 Oct - 4 Nov 2001 p.18

Language: ENGLISH

... users to measure and comprehend the risks that can be associated with supply chains and **contracts**. One of the products, ContractVue, will allow **contracts** to be broken down into basic **financial** terms that will enable both **suppliers** and **customers** to assess the underlying value of a **contract**. This will enable companies to produce smarter **contracts**. The software can also be used to measure and manage the supply chain to allow ...

21/3,K/41 (Item 10 from file: 583)

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09636715

"No haremos m s compras, ahora nos centraremos en la consolidaci3n

Spain: Vodafone's forecast for 2002

Cinco Dias (CDS) 15 Nov 2001 Online

Language: SPANISH

Despite Vodafone's **losses** in the first two **quarters** of the year 2001, attributed to some depreciation of the company's investments and a...

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... s managers, insists that Vodafone's intention at the moment is focused on keeping its **customers** rather than looking for new ones. These **clients** spend more money in Vodafone's services than other companies' **customers** in theirs. Vodafone forecasts an increase of 1mn new **customers** for March 2002. The net number after disconnections would be 300.000, 80% of which would use Vodafone's services after signing a **contract**. This type of users, spend four times more than those who prepay for the service...

... although Vodafone has reached some agreements with Motorola, Nokia and Panasonic over UMTS, mobile phones **manufacturers** will not have the new gadgets ready until the end of 2002 so that, the...

21/3,K/42 (Item 11 from file: 583)

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09566308

Flextronics say it will miss Q2 profit forecasts

SINGAPORE: FLEXTRONICS TO POST DISAPPOINTING RESULTS  
Business Times (XBA) 21 Jul 2001 p.7  
Language: ENGLISH

Flextronics International Ltd in Singapore, the second-biggest **contract manufacturer** of electronics marketed by other companies, is likely to miss its second-quarter profit forecasts because of declining **customers** sales. Second-quarter earnings will be 15-18 cents a share, less than the 21...

... analysts surveyed by First Call/Thomson Financial. The forecast came as Flextronics reported a first- **quarter profit**, compared with a **loss** in the year-earlier period. Flextronics' shares rose US\$ 1.76 to US\$ 24.91...

21/3,K/43 (Item 12 from file: 583)

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09540742

Dell Pricing **Policy** : Mark Up Computers Like Airline Tickets

US: DELL USES FLEXIBLE PRICING TO SELL PCS  
Wall Street Journal Europe (WSJ) 08 Jun 2001 p.1  
Language: ENGLISH

Dell Pricing **Policy** : Mark Up Computers Like Airline Tickets

... model was being offered for US\$ 2,072.04, a 10% price difference. The pricing **policy** is a deliberate attempt by Dell to use its largely internet-based direct-sales operation to boost PC sales. Similarly Dell has now begun to demand flexible pricing in its **contracts** with **suppliers**. With **suppliers** updating Dell on their own costs on a regular basis Dell can factor this in to adjust prices and incentives to its **customers**. The strategy seems to be **paying** off so far, with shipments of PCs globally increasing by 852,000 units to 31...

...accounts for 25% of PC sales compared with 6.8% in 1996. Dell's pricing **policy** means that instead of selling its products as high-technology, high-profit margin products, it...

... being forced to consolidate. Compaq has already warned it will take a

Search Report from Ginger R. DeMille

US\$ 450mn write- **down** charge during the second **quarter** resulting from unsold PCs, and with PC unit sales only expected to increase by 5...

21/3,K/44 (Item 13 from file: 583)

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09411783

"Well, Hello", as DMGT finds a high-profile ally in Express war

UK: DMGT DISCUSS ALLIANCE WITH HELLO MAGAZINE

Daily Telegraph (DT) 27 Nov 2000 p.25

Language: ENGLISH

...alliance between Express newspapers and OK magazine. Separately DMGT has cancelled a GBt 100mn distribution **contract** with WHSmith in a row over national magazine distribution. DMGT is unhappy that WHSmith has linked with Tesco to distribute magazines directly to big **customers**. DMGT fears the **loss** of the magazine **business** will reduce the profitability of existing regional **distributors**.

21/3,K/45 (Item 14 from file: 583)

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09403312

TTP shares defy meltdown

UK: TTP POSTS PRE-TAX PROFIT GAIN

The Times (TS) 14 Nov 2000 p. 33

Language: ENGLISH

... 2000 on operating profits aided by a GBt 1.37mn exceptional gain. The UK-based **supplier** of mobile phone technology's debut interim results contained a GBt 1.2mn **loss** from start-up **business**, ip.access, and analysts are projecting pre-tax profits and sales of GBt 3.08mn...

... respectively for the year. TTP has also enlisted silicon chip business, STMicroelectronics, as a new **customer**, with the latter to use the former's technology in GPRS and GSM mobile phone...

EVENT: Company Reports & AccountsCapital ExpenditureUse of Materials & Supplies **Contracts** & Orders

21/3,K/46 (Item 15 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09400217

EDF boucle son budget 2000/

FRANCE: EDF SELLS FFR 13BN DEBT TO CLOSE ITS BUDGET

Les Echos (LE) 09 Nov 2000 p.19

Language: FRENCH

... amount worth a potential FFr 65bn. The operation will help it collect the money immediately (**clients** generally **pay** their electricity several months after they have used the electricity), with a limited **loss** while the bank gets a **business** with little risk as EDF's business clients are good payers in general.

Search Report from Ginger R. DeMille

EVENT: Company Financial DataPlanning & InformationCapital Expenditure  
Use of Materials & Supplies

21/3,K/47 (Item 16 from file: 583)

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09288730

Claims Direct in funding deal with First National

UK: CLAIMS DIRECT LINKS UP WITH FIRST NATIONAL

Financial Times (FT) 16 May 2000 p.30

Language: ENGLISH

...loans for customers of Claims Direct who have to take out GBt 1,3000 of **insurance** cover for legal costs. First National is part of Abbey National and an Abbey National instant access savings account will be on offer to Claims Direct **customers** to **pay** in their **damages**. **Financial** advice will also be on offer. With Legal Aid no longer available for personal injury...

PRODUCT: Property & Liability **Insurance**

21/3,K/48 (Item 17 from file: 583)

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09280455

Hutchison: online phones customers to 500,000

HONG KONG: WAP PHONE USERS TO 500,000

Ming Pao Daily News (XKJ) 03 May 2000 p.b3

Language: CHINESE

...to reach 500,000 by the end of 2000, sharing one-thirds of its total **customers**. WAP phone users who **pay** HK\$ 35 will enjoy 70 minutes dial-up service. Hutchison Telecom has inked with Star East Holdings for providing entertainment news on the WAP phone service. Usually, the client **loss** rate in the mobile phone **business** of the telecom operator averages at 4%. \*...

EVENT: Companies ActivitiesPlanning & InformationCapital ExpenditureUse  
of Materials & Supplies

21/3,K/49 (Item 18 from file: 583)

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09278447

Verkkokauppias vakuuttaa asiakkaan ostoksen

FINLAND: SAMPO AND FENNIA: E-COMMERCE **INSURANCE**

Tietoviikko (ZPX) 27 Apr 2000 p.4

Language: FINNISH

FINLAND: SAMPO AND FENNIA: E-COMMERCE **INSURANCE**

...the Kesko Group is the first e-commerce site to be allowed the use of **Insurance** Group Sampo's SafeShop sign. **Insurance** for e-commerce covers

Search Report from Ginger R. DeMille

the **financial losses** of the **client** if the seller is unable to fulfil his obligations. Sampo aims at signing a **contract** with a dozen e-commerce **retailers** by midsummer 2000. Sampo is planning to extend the SafeShop service for insuring the **retailer** for instance against being forced to close down the service if the server fails. **Insurance** Group Fennia's model is based on the **insurance** solution created by IBM Global Services. The **insurance** protects **customers** for example from bankruptcy of the **retailer** and data breaches of the company. The solution will be commercially launched later in 2000.

PRODUCT: Computers & Auxiliary Equip Communications Eqp ex Tel Database  
Vendors Property & Liability **Insurance**

21/3,K/50 (Item 19 from file: 583)

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09200780

MOF OKs wider **insurance** coverage for production disruptions

TAIWAN: PRODUCTION DISRUPTION **INSURANCE** APPROVED

China Economic News (AMH) 23 Nov 1999 p.

Language: ENGLISH

MOF OKs wider **insurance** coverage for production disruptions

TAIWAN: PRODUCTION DISRUPTION **INSURANCE** APPROVED

Taiwanese companies will be able to get a wider coverage from **insurance** companies for **losses** resulted from disruptions of **business** and manufacturing operations. The Taiwanese Ministry of Finance has approved a new non-life **insurance** product which will cover losses from disruption of gas, water and energy supplies (from the first 48 hours), and those from disruption of components and parts from **suppliers**. Initially, the new **policy** will be offered by Japanese company Mitsui **Insurance**. The Japanese insurer obliges **customers** to first subscribe a fire **insurance** **policy**.

COMPANY: MITSUI **INSURANCE**

PRODUCT: Accident & Health **Insurance**

21/3,K/51 (Item 20 from file: 583)

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09162711

Dowding hurt by subdued demand

UK: MINING SLUMP IMPACTS DOWDING & MILLS

Financial Times (FT) 21 Sep 1999 p. 31

Language: ENGLISH

...been hit by the slump in the US mining industry and lower demand from UK **manufacturers**. With no sign of an improvement in the short term, the group has decided to concentrate on taking over **customers'** plant maintenance and repair departments, a strategy which has already generated a major **contract** with British Steel. The 3% rise in turnover, shown below in the annual results, reflected contribution from acquisitions, while operating **profits** were **down** by 16% to GBt 12.93mn. Table: Dowding & Mills Year ended 30 June 1999 Figures...

21/3,K/52 (Item 21 from file: 583)

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09140039

Orange plans to offer hybrid deal

UK: ORANGE'S HYBRID PACKAGE FOR MOBILE USERS

Independent (TI) 04 Aug 1999 p.13

Language: ENGLISH

Orange, the mobile phone operator, is to launch a new package that combines traditional **contracts** with pre-payment elements. The package is to be made available in the fourth quarter...

... consumer demand. Orange plans to address the misconception that pre-pay phones are cheaper than **contract** rates. It wants to entice pre-**pay customers** to take out **contracts**. Orange's interim pre-tax **profit losses** have narrowed to GBt 35mn and interim sales will rise by 50% to GBt 800mn.

21/3,K/53 (Item 22 from file: 583)

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09124233

KUnnyk6iden hintakilpailu ei horjuta alihank

FINLAND: SUBCONTRACTORS ON PRICE COMPETITION

Taloussanomat (AMB) 22 Jun 1999 p.2-3

Language: FINNISH

... have used FIM 700-800mn on fees for mobile phone subscriptions made by the phone **retailers**. In 1999, the sum may decline by half as growth in subscription **sales** will slow **down**. The present price competition will also stop and the mobile phone will become an ordinary...

... which the sellers will need to gain a profit. Large electronics producers and their international **contract suppliers** require their **clients** to become more and more global in their operations. The companies want the subcontractors to...

21/3,K/54 (Item 23 from file: 583)

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09093361

Insurers roll out policies covering job loss

JAPAN: NEW JOB-LOSS **INSURANCE** LAUNCHED

The Nikkei Weekly (NW) 05 Apr 1999 p.10

Language: ENGLISH

JAPAN: NEW JOB-LOSS **INSURANCE** LAUNCHED

**Insurance** firms in Japan are launching **loss -of- income insurance** plans. Mitsui Marine & Fire **Insurance** Co of Japan has started selling policies that cover salaried workers in the event of **loss of income** due to bankruptcy of employers or from retrenchments. It will also **pay** benefits to **clients** whose new jobs are lower paid than their previous



ones. Policyholders will get Y 120...

... premium of Y 15,000 (US\$ 124). Many banks, homebuilders and developers are selling this **policy** from Mitsui Marine to homebuyers. American Home Assurance Co has also provided **insurance** coverage to housewives. Under a 'housewife **rider**' attached to the **loss -of- income policy**, housewives not able to perform daily work are paid benefits based on the amount of...  
... injury or illness, cost of employing household helpers, baby sitters, dining out and laundry. The **policy** is sold via mail order and by agents. American International Underwriters KK's Living-Cost **Insurance** includes a loss-of-job **rider** to cover hospitalisation, rent, and mortgage payment, utilities for six months if policyholder loses job due to corporate bankruptcy. Several banks are asking homebuyers to purchase **loss -of- income insurance** policies when the banks extend mortgage loans. Homebuilders and developers are also offering to pay **loss -of- income insurance** premiums to homebuyers to reduce their worries in case they lose their jobs.

COMPANY: AMERICAN INTL UNDERWRITERS; AMERICAN HOME ASSURANCE; MITSUI MARINE & FIRE **INSURANCE**

21/3,K/55 (Item 24 from file: 583)

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09010569

Caribbean firms face threat of bankruptcy

SOUTH AMERICA: FIRMS FACE BANKRUPTCY AFTER HURRICANE

Lloyd's List (LL) 02 Nov 1998 p.2

Language: ENGLISH

Thousands of firms in the Caribbean region are facing bankruptcy due to inadequate **business** interruption cover, according to **loss** adjusters. Companies are attempting to claim as **suppliers** and **customers** cannot trade due to recent hurricane **damage** without realising special extensions to **business** interruption cover is required.

PRODUCT: Accident & Health **Insurance**

21/3,K/56 (Item 25 from file: 583)

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06657643

Downturn in toy orders hits Mattel and Hasbro

US: STRONG DOLLAR, LOWER ORDERS HIT TOYMAKERS

Financial Times (FT) 17 Jul 1998 p. 30

Language: ENGLISH

Mattel and Hasbro, the world-leading toy **manufacturers**, blamed their poor quarterly results on the strong dollar and lower orders from their major **customer**, the toy **retailer** Toys R Us. The lack of movie-themed products also resulted in lower sales. Mattel...

...than expected. Toys R Us, under substantial pressure itself, has pursued a major inventory reduction **policy** in order to keep costs **down** and improve **profitability**.

21/3,K/57 (Item 26 from file: 583)

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06622021

Expansion plans on track as consumer confidence further dips

HONG KONG: **RETAILERS** EXPANDS AMID RENTAL CUT

South China Morning Post (XKT) 04 May 1998 p.b2

Language: ENGLISH

HONG KONG: **RETAILERS** EXPANDS AMID RENTAL CUT

Jusco Store (Hong Kong) is close to finalising a rental **contract** with Sino Land over the lease of the former Yaohan department store site in Tuen Mun Town Plaza with opening costs amounted to HK\$100 million. **Retailer** Samsonite Corp plans to open at least 5 outlets in Hong Kong the next couple...

... decline is expected to be worse than the government figures for January and February when **sales** were **down** 15% after taking inflation into account. According to a report by property consultant First Pacific Davies (Hong Kong), some **retailers** see the market downturn as an opportunity to expand the number of stores, taking advantage...

...and Tsim Sha Tsui fell as much as 20% in the first quarter. Duty Free **Shoppers** Hong Kong have managed to negotiate cuts. \*...

21/3,K/58 (Item 27 from file: 583)

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06604092

Suomi-yhti6n tilinpUUt6stiedote

FINLAND: 1997 RESULT OF SUOMI

Suomi Mutual Life Assurance Co/Press Release (PRS) 20 Mar 1998 p.1

Language: FINNISH

The Finnish life **insurance** company Suomi posted total premium earnings of Fmk 1,526mn (US\$ 282.6mn) for **fiscal** 1997, **down** from Fmk 2,987mn in 1996. The decline is attributable to the fact that the stake in the life-**insurance** firm Salama was sold to Pohjola. No new policies were sold as of 1 July...

... off its holding in Salama. The company will continue to operate by managing its existing **insurance** portfolio and the premium earnings acquired from it. The services required are bought from other...

...A total of 831mn was paid in indemnities (cf. Fmk 898mn). In addition to regular **customer** **refunds**, slightly over Fmk 1bn in extraordinary refunds was distributed to the policyholders.

PRODUCT: Life Assurance **Insurance**

21/3,K/59 (Item 28 from file: 583)

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06517532

Fininfor Micro cherche repreneur/

FRANCE: FININFOR MICRO SEEKS **BUYER**

01 Informatique (ZH) 05 Sep 1997 p.17

Language: FRENCH

FRANCE: FININFOR MICRO SEEKS **BUYER**

Despite productivity gains achieved through restructuring measures, French computer **retailer** Fininfor Micro went into receivership in late July 1997. ArYs, which is set to make...

...some of its competitors of undercutting and accepting almost zero profit margin, especially for big **contracts**. The company, whose main business is done with administration and the public sector, sold 12,000 PCs in 1996. This generated FFr 206mn in turnover but the company suffered from **budgetary** restrictions and made a net **loss** of FFr 11mn.

21/3,K/60 (Item 29 from file: 583)

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06281264

Les GMS progressent sur le radiotéléphone

FRANCE: REVIEW OF GSM TELEPHONE MARKET

LSA (LSA) 13 Mar 1996 p.40

Language: FRENCH

... the market is hindered by the complexity of the offer since there are about 12 **suppliers** with two operators (shortly three). Consumers have a false image of the cost of subscription...

... higher than it actually is. Moreover, promotional offers such as 'FFr 0 for subscription' attracted **clients** which were disappointed by the first bill, leading to unpaid invoices and termination of **contracts**. Radiotelephones specialists accounted for 31.9% of the **sales** of GSM telephones in 1995, **down** compared with 34.5% in 1994. The market share of car radio specialists also decreased...

... in 1995 versus 20.7% in 1994), hypermarkets (19% versus 14.6%) and mail-order **retailers** and department stores (1.4% versus 1%)....

21/3,K/61 (Item 30 from file: 583)

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06220655

Premium income

JAPAN: PREMIUMS FROM **INSURANCE**

Japan Insurance News (XAP) September/October 1995 P.14

Language: ENGLISH

JAPAN: PREMIUMS FROM **INSURANCE**

...auto 1,005.2 0.6% The net direct premiums for all the classes of **insurance** increased 0.2% to Y 9,928.1 bn. The reasons for the results were...

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... products that resulted in a fall of 6.2% in personal accident premiums, and a **lack** of good **performance** in the marine and transit sector that caused a minor increase in its premiums.

PRODUCT: **Insurance**

**21/3,K/62 (Item 31 from file: 583)**  
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06176575  
Giken Sakata gives more details on loss  
SINGAPORE: REASON FOR LOSS OF GIKEN SAKATA  
The Straits Times (XBB) 11 July 1995 P.33  
Language: ENGLISH

Giken Sakata, an electronics **contract manufacturer**, gave the causes for loss of S\$ 4.12 mn for its year ended on March 1995. Its **loss** in the second half the **financial** year was at S\$ 3.43 mn compared to the loss of S\$ 691,000...

...S\$ 49.8 mn due to the drop in sales to one of its major **customers** . 2.  
A hike of S\$ 1.5 mn in the operating expense as a result...

**21/3,K/63 (Item 32 from file: 583)**  
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05884578  
PCI suffers 27pc drop in **sales**, operating **profit** down 5.4pc  
SINGAPORE: 27.3% FALL IN TURNOVER FOR PCI  
Business Times (XBA) 4-5 Sep 1993 p.5  
Language: ENGLISH

PCI suffers 27pc drop in **sales**, operating **profit** down 5.4pc

In Singapore, PCI, an electronics **contract manufacturer** registered a fall of 27.3% in turnover to SD 146 mn for the financial...

...same period declined 5.4% to SD 11.11 mn. The Sesdaq-listed firm, a **contract manufacturer** for telecommunications-related products, hand-held data terminals, office automated equipment and car electronics attributed the poorer sales volume to the reduction of orders by a **customer** and the relocation of its plant in the Philippines.

**21/3,K/64 (Item 33 from file: 583)**  
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05724161  
Abbey National aims for own **insurance** arm  
UK - ABBEY NATIONAL AIMS FOR OWN **INSURANCE** ARM  
Financial Times (C) 1992 (FT) 3 March 1993 p1

Abbey National aims for own **insurance** arm  
UK - ABBEY NATIONAL AIMS FOR OWN **INSURANCE** ARM

Search Report from Ginger R. DeMille

A SHAKE-UP in the housing **insurance** market was predicted yesterday after Abbey National, one of the biggest mortgage lenders, rejected **insurance** companies' attempts to set higher premiums to compensate for more than Pounds 2bn of losses. Abbey said it was trying to establish an **insurance** subsidiary to provide its own mortgage indemnity **insurance**. It emerged separately that at least 11 large mortgage lenders are considering breaking with general insurers. Home **buyers** now face substantially higher premiums to **pay** for mortgage indemnity policies, which cover lenders against a portion of **losses** on **sales** of repossessed properties. But Abbey's move could lead to competition between lenders and insurers to provide buildings and contents **insurance**, as lenders may use new subsidiaries to underwrite household **insurance**. Abbey said the terms it was offered by Legal & General, Royal **Insurance** and Commercial Union were not acceptable. Mr Peter Birch, Abbey chief executive, said the company...

PRODUCT: Residential Mortgage **Insurance**

21/3,K/65 (Item 34 from file: 583)  
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05458449

Shell centralises Euro pricing **policy**  
EUROPE - SHELL RESTRUCTURES PETROCHEMICALS BUSINESS  
European Chemical News (ECN) 16 November 1992 p4  
ISSN: 0014-2875

Shell centralises Euro pricing **policy**

...activities such as distribution, sales and marketing, while the ECP will establish volumes and pricing **policy**, says Peter Vogtlander, chemicals coordinator, Shell. Some 50 jobs have been lost in the operating...

... further 50 at the central office. The restructuring is also expected to improve effectiveness with **suppliers** and **customers** in Europe, and improve use of human resources, says Vogtlander. Shell's **customer** portfolio will gradually be adjusted to concentrate on certain end-use markets in the product...

... with Himont on PP and PE, with current negotiations going well, claims Vogtlander. The two **manufacturers** would have a 25% European PP market share via the deal, but the deal is...

EVENT: COMPANY STRUCTURE/RESTRUCTURE **CORPORATE** STRATEGY

21/3,K/66 (Item 35 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05456658

Home buyers face life **policy** blow  
UK - INSURERS TIGHTEN UP INDEMNITY COVER REQUIREMENTS  
Times (TS) 21 November 1992 p24

Home buyers face life **policy** blow

UK: Insurers are tightening up rules on indemnity cover to the extent that first-time **buyers** with no dependants arranging a **repayment** mortgage may

Search Report from Ginger R. DeMille

be required to take out life cover. Recently, insurers have been hit by...

PRODUCT:   **Income    Loss    Insurance**

**21/3,K/67            (Item 36 from file: 583)**

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05414602

All at sea over **contract** row

UK - SALVAGE ASSN WINS DAMAGES CASE AGAINST CAP

Daily Telegraph (DT)    2 November 1992   p29

All at sea over **contract** row

The Salvage Association, maritime surveying specialist, has seen the High Court award it **damages** worth GBP662,926 against Cap **Financial** Services, for the latter's failure to supply a functioning accounts system. The case took over two years. It may tempt other discontented **customers** to use the legal process to pressure **suppliers** to deliver or to gain their money back plus compensation.

EVENT:        **CONTRACTS    & ORDERS**

**21/3,K/68            (Item 37 from file: 583)**

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05402221

Laurentian job loss deal

UK - LAURENTIAN EXTENDS FREE REDUNDANCY COVER OFFER

Money Week (MYW)    21 October 1992   p11

Laurentian Financial Group has extended until end-1992 its offer of free redundancy cover on **policy** premiums. The free **insurance**, which applies to all other Laurentian policies, extends for two years from the start of the **policy**, and will **pay** the **client**'s premiums for a maximum of one year in the event of redundancy. All customers...

PRODUCT:    **Income    Loss    Insurance**

**21/3,K/69            (Item 38 from file: 583)**

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05338348

U.S. Navy Continues to Tinker With AX Role

US - AX ATTACK AIRCRAFT ROLE STILL UNDECIDED

Defense News (DFN)    20 September 1992   p3

... industry teams are currently drawing up AX concepts, following the awarding of USD1r20 mil study **contracts** in December 1991. Their work has been hampered by a **lack** of basic **performance** requirements.

**21/3,K/70            (Item 39 from file: 583)**

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04968437

Best **policy** now is to sell rather than surrender.  
UK - MORE ENDOWMENT POLICIES ARE NOW SOLD AND NOT SURRENDERED  
Money Week (MYW) 4 March 1992 p28

Best **policy** now is to sell rather than surrender

... the large rise in with profit endowment returns in the 1980s and alternative investment vehicles' **lack** of **performance** in the last five years. Insurers have moved to improve surrender values, but their margins ...

...discusses the secondhand market, giving the views of Max Rosen, managing director of Securitised Endowment **Contracts** .

21/3,K/71 (Item 40 from file: 583)

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04960317

Fast car sales slide as **insurance** rates soar to curb losses

UK - HIGH PREMIUMS DETER FAST CAR **BUYERS**  
Times (TS) 20 March 1992 p5

Fast car sales slide as **insurance** rates soar to curb losses

UK - HIGH PREMIUMS DETER FAST CAR **BUYERS**

UK: High **insurance** premiums are deterring **buyers** of high performance GTI-style cars, with car **manufacturers** reporting **sales** of such vehicles **down** by almost half over the last six months. Insurers are lifting premiums to reduce losses...

... Union lifted its motor premiums by an 80% maximum after having seen a GBP69 mil **loss** on private motor **business** . Many GTI-style car owners consequently replaced their cars, many of them dumped at auction...

PRODUCT: Private Motor **Insurance**

21/3,K/72 (Item 41 from file: 583)

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04854632

Eurocopy suffers in wake of OFT inquiry

UK - EUROCOPY PRE-TAX PROFIT FALLS  
Independent (TI) 25 January 1992 p19

Eurocopy, photocopier **supplier** , had GBP7.03 mil pre-tax **profit** in 1991, **down** 38% on the year-earlier period. Eurocopy has had to make GBP7.7 mil net...

... up the claims against Sketchley, GBP1.5 mil for reviving goodwill, GBP5 mil for letting **customers** go from disputed lease **contracts** , and GBP2 mil for legal costs.

21/3,K/73 (Item 42 from file: 583)

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04854350

Slump in **sales** drives Porsche **down** market

GERMANY - SLUMP IN **SALES** DRIVES PORSCHE **DOWN** MARKET

Financial Times (C) 1992 (FT) 25 January 1992 p24

Slump in **sales** drives Porsche **down** market

GERMANY - SLUMP IN **SALES** DRIVES PORSCHE **DOWN** MARKET

Porsche (Germany): the sports car **manufacturer** , is going downmarket to cope with the economic squeeze. A new series of cheaper cars...

... price range, is to be introduced in an attempt to break into a more modest **customer** market, the company announced last night (24.1.92). At the same time the Stuttgart-based **manufacturer** is to put 4,000 workers on to short time, following a slump in its...

... being put on ice until the market picked up. 'This change in direction of model **policy** is a reaction to the changed consumer behaviour in the highest price and market sectors...

21/3,K/74 (Item 43 from file: 583)

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04620051

xxx

SWEDEN - MICROGEN SELLS SCANDINAVIAN **DISTRIBUTOR**

Computergram International (CGI) 6 November 1991 p1

ISSN: 0268-716X

SWEDEN - MICROGEN SELLS SCANDINAVIAN **DISTRIBUTOR**

... bureau Microgen Holdings has sold Capella Technik, its loss-making Scandinavian computer output microfilm recorder **distributor** business to an undisclosed international industry **supplier** for GBP1.4 mil. The division, a part of Swedish subsidiary Capella AB, turned in pre-tax **losses** of GBP60k on **sales** of GBP3.1 mil for the year to September 30. Microgen says the business was peripheral to the group's core activities. The **purchaser** is 'taking responsibility' for the **contracts** of the 28 employees involved and for the leased premises. The consideration, equivalent to USD1r2...

21/3,K/75 (Item 44 from file: 583)

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04566094

Boeing advances hiring freeze

US - BOEING ADVANCES HIRING FREEZE

Financial Times (C) 1991 (FT) 10 October 1991 p28

Boeing (US): this US aircraft **manufacturer** , has brought forward its hiring freeze by a month in response to defence programme cutbacks...



Search Report from Ginger R. DeMille

... indefinite period in the wake of the termination of several programmes for which it holds **contracts** . Boeing said about 2,500 jobs in its defence and space group might be affected...

... employs 158,700 people. The company is now waiting for further details from its government **customers** on exactly how the programme terminations are to be carried out. (Full Text)\*\*...

EVENT: **CORPORATE STRATEGY**

**21/3,K/76 (Item 45 from file: 583)**

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03654110

ATC SYSTEM IMPACTED BY PATCO DISPUTE

US - ATC SYSTEM IMPACTED BY PATCO DISPUTE

Aviation Week & Space Technology (AVW) 6 August 1990 p16-19

ISSN: 0005-2175

... an increase in delays, has not been revamped, as promised nine years after a debilitating, **contract** strike and no breakthrough is expected in the short-term. Flight operations are hit by...

... in the New York region have risen by 45%. Congressional appropriations committees have highlighted a **lack** of full **performance** controllers as a factor for the delays at New York. Article assesses the ATC problem...

**21/3,K/77 (Item 46 from file: 583)**

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03096073

DEVELOPMENTS IN FINANCIAL INFORMATION SERVICES

WORLD - DEVELOPMENTS IN FINANCIAL INFORMATION SERVICES

Euro money (EUR) 0 November 1989 p90-96

ISSN: 0014-2433

... financial institutions worldwide increases with the growing amount of financial information available, ever more comprehensive **decision support** products are being developed. Knight-Ridder Financial Information has launched Expired Futures **Contracts** enabling users of its Trade Center database to overlay expired futures **contracts** with active ones on the same screen. Telerate has extended its product range through acquisition...

... system with enormous analytical capabilities covering all fixed-income investments. Bridge Information Systems leads in **comparative analysis** for stocks , options and commodities, and has launched World Service, an international database and analytics...

**21/3,K/78 (Item 47 from file: 583)**

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03034282

POLYETHYLENE MARKET TO BE TIGHT

US - POLYETHYLENE MARKET TO BE TIGHT

Search Report from Ginger R. DeMille

Chemical Week (CW) 1 November 1989 p18-20  
ISSN: 0009-272X

... polyethylene market will be tight, but little improvement is expected overall as the commodity plastics **business** heads into a **down** cycle. The beginning the PE price fall began with the exit of China from the...

... of Bonner & Moore (Houston, TX) did a profitability analysis, showing that LDPE units based on **merchant** ethylene could already be facing a loss, while LLDPE/HDPE swing units are in the black. Clouding the profitability issue is the fact that many bigger **merchant** ethylene **buyers** are **paying** well below posted **contract** prices. Overall, LLDPE/HDPE supplies are looser than those of LDPE, but while firmer LDPE...

21/3,K/79 (Item 48 from file: 583)

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02768015

BAT AIMS TO SHOW STRENGTH IN DEPTH

UK - BAT AIMS TO SHOW STRENGTH IN DEPTH

Sunday Telegraph (STH) 2 June 1989 p26

BAT Industries (UK), tobacco and financial services concern, is greatly underestimated in the market. The **lack**-lustre **performance** of BAT's shares does not reflect the growth of world tobacco sales. As the...

... tobacco company BAT has tobacco sales of GBP7 bil/y, is the largest UK based **insurance** group with annual income from premiums topping GBP8 bil and with Argos is the fastest...

... maker contributing an estimated GBP892 mil this year. The USD1r5.2 bil acquisition of US **insurance** company Farmers was typical of this and it will contribute an estimated GBP260 mil to...

... mil total profit of BAT's financial services arm. In the US laws affecting car **insurance** premiums may cause problems. The next step for BAT will be acquisitions at the consumer...

PRODUCT: Tobacco Products **Insurance**

21/3,K/80 (Item 49 from file: 583)

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02664088

BARCLAYS EXPECTED TO OVERTAKE NATWEST

UK - BARCLAYS EXPECTED TO OVERTAKE NATWEST

European Banker (EUB) 24 April 1989 p16

... from GBP65 bil in 1985. The bank will now aim to turn its current account **clients** into **buyers** of more financial services, stressing **insurance** sales. However, it will be difficult to achieve this due to the current downturn in...

... services division is in a good position to consolidate and take on business such as merchant acquisition and processing for the many niche credit cards which are expected to appear. The article includes a

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three-year financial summary of Barclays, and looks at its **profit** and **loss** figures for 1987 and 1988.

?

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S3	12790006	INSURANCE OR POLICY OR RIDER? ? OR CONTRACT? ?
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S9	3506	LACK(2W)PERFORMANCE
S10	432	S1(S)S2(S)S3(S)S5
S11	0	S9(S)S10
S12	52	S6 AND S10
S13	0	S9 AND S10
S14	41	S12 NOT PY>2000
S15	35	RD (unique items)
S16	5487	(INSURING OR INSURES OR INSURED)(2N)S1
S17	0	S9(S)S16
S18	1	S9 AND S16
S19	753	S1 AND S16 AND S5
S20	201	S1(2S)S16(2S)S5

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S21	94	S1(S)S16(S)S5
S22	47	S21 NOT PY>2000
S23	41	RD (unique items)
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S2	230	SELLER? ?
S3	101800	INSURANCE OR POLICY OR RIDER? ? OR CONTRACT? ?
S4	106	S1(6N)(REIMBURS? OR PAY OR PAYING OR REFUND? OR REPAY? OR - (RETURN OR GIVE? OR GIVING)(2W)(PAYMENT OR FUND? ?))
S5	1838	(ECONOMIC OR FINANCIAL OR BUSINESS OR CORPORATE OR QUARTER? OR FISCAL OR SALES OR BUDGETARY OR BUDGET OR INCOME OR PROFIT?)(5N)(LOSS OR LOSSES OR DAMAGE? ? OR NEGATIVE OR DOWN)
S6	234	S1(6N)(RISK OR INSURABILITY OR (ASSESS? OR EVALUAT? OR DETERMIN? OR ANALYZ? OR ANALYS?)(3N)(CREDIT OR CREDIB? OR STATUS OR RATING))
S7	106	DSS OR DECISION()SUPPORT? OR (DECISION OR DECID?)(3N)(ISSUE OR ISSUANCE OR OFFER)
S8	22	COMPARATIVE() (ANALYSIS OR EVALUATION OR ASSESSMENT)
S9	3	LACK(2W)PERFORMANCE
S10	0	S1(S)S2(S)S3(S)S5
S11	0	S9(S)S10
S12	0	S6 AND S10
S13	0	S9 AND S10
S14	0	S12 NOT PY>2000
S15	0	RD (unique items)
S16	47	(INSURING OR INSURES OR INSURED)(2N)S1
S17	0	S9(S)S16
S18	0	S9 AND S16
S19	1	S1 AND S16 AND S5
S20	1	S1(2S)S16(2S)S5
S21	1	S1(S)S16(S)S5
S22	1	S21 NOT PY>2000
S23	1	RD (unique items)
S24	47	S16 OR S19:S23
S25	47	S24 NOT PY>2000
S26	44	RD (unique items)

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**26/3,K/1**

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00201981

**Agents' errors & omissions review.**

Rough Notes, Oct 1998, p100

ABSTRACT: Considers the following problems: how a "special relationship" affects agent's duty to a **client** ; an **insured** not getting the premium money to the agent until the day after the policy expired...

**26/3,K/2**

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00200732

**Understanding the connection between business interruption and reengineering.**

Search Report from Ginger R. DeMille

Gebhardt, Klaus; Kelly, Peter  
Journal of Reinsurance, Sum 1998, p1

...ABSTRACT: concerns that the commercial property insurance industry has accepted an inordinate amount of risk by **insuring customers** who have embraced reengineering practices. Defines business process reengineering (BPR), which is considered dramatic in its scope. Analyzes large **business** interruption claims and **losses** at Milliken and Company, Toyota, Malden Mills, and an unnamed communications measurement manufacturer. Provides graphs...

DESCRIPTORS: **Business** Interruption Insurance; Claims; **Losses** ;  
Reengineering; Reinsurance

**26/3,K/3**

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00194460

**Blessing in disguise.**

Blinn, James  
Canadian Insurance, Aug 1997, p26

...ABSTRACT: share and begin to develop new products and services geared to the needs of nontraditional **buyers** and self- **insured** risks. Serving these new markets requires going beyond traditional underwriting orientation to assess the credit...

**26/3,K/4**

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00194456

**Micro risk management.**

Davidson, Richard  
Canadian Insurance, Aug 1997, p10

ABSTRACT: The smaller broker, **insuring** commercial lines **clients** whose coverage needs are in the \$1,000 to \$50,000 premium range, can use...

**26/3,K/5**

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00190441

**Questions & answers.**

Kowatch, Diana  
Rough Notes, Jul 1997, p6

ABSTRACT: A **client** was **insured** under the Insurance Services Office Special Form 3 policy. The insured was robbed of about...

**26/3,K/6**

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00187709

**Reach out and upgrade a homeowner.**

Angelini, Connie Jo; Wells, Peter M.

Bests Review: Property/Casualty, Nov 1996, p77

...ABSTRACT: based estimation programs to upgrade their homeowner policy bases. The result has been a better **insured customer** and a company with a more balanced portfolio of risks. One insurer using this method...

**26/3,K/7**

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00178943

**Profitable trust business revolves around effective management.**

Johnson, D. Kim

Trusts & Estates, Apr 1996, p18

ABSTRACT: Trust divisions of banks must center on **insuring** that their **customers** achieve their financial goals, while providing a fair return to the bank and its shareholders...

**26/3,K/8**

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00172621

**State briefs: California.**

National Underwriter: Property & Casualty/Risk & Benefits Management, Jul 3 1995, p4

...ABSTRACT: at the company's claims data. Colonial Penn Group will rebate \$17 million to California **customers** it **insured** in 1989. (Author/BIG)

**26/3,K/9**

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00167309

**Insurers adapting to changes.**

Wojcik, Joanne

Business Insurance, Mar 13 1995, p3

...ABSTRACT: the success of the alternative market is compelling insurers to offer flexibility to their self- **insured clients** . Discusses industry consolidation and streamlining efforts whose goal is competitiveness. Explains how CNA, which is...

**26/3,K/10**

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00165098

**Third-party administrators that handle both benefit, property/casualty claims.**

Business Insurance, Feb 7 1994, p52



Search Report from Ginger R. DeMille

...ABSTRACT: total 1993 gross revenues; the percent attributed to claims administration, adjusting and auditing for self- **insured clients** ; actual dollar amount of revenue generated by claims services for self- **insured clients** in 1993; claims business by type; claims business by volume; clients; and staff. The text...

**26/3,K/11**

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00165097

**BI directory of property/casualty claims specialists.**  
Business Insurance, Feb 7 1994, p45

...ABSTRACT: information: total 1993 gross revenues; percent attributed to claims administration, adjusting and auditing for self- **insured clients** ; actual dollar amount of revenue generated by claims services for self- **insured clients** in 1993; claims business by type; claims business by volume; clients; and staff. The text...

**26/3,K/12**

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00165096

**Directory of TPAs specializing in employee benefit claims.**  
Business Insurance, Feb 7 1994, p21

...ABSTRACT: information: total 1993 gross revenues; percent attributed to claims administration, adjusting and auditing for self- **insured clients** ; actual dollar amount of revenue generated by claims services for self- **insured clients** in 1993; claims business by type; claims business by volume; clients; and staff. The text...

**26/3,K/13**

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00151633

**IRI keeps one client insured for over a century.**  
McGhee, Neil  
National Underwriter: Property & Casualty/Risk & Benefits Management, Jul 5 1993, p7

**IRI keeps one client insured for over a century.**

**26/3,K/14**

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00149308

**TPAs specializing in employee benefit claims.**  
Business Insurance, Jan 25 1993, p23

...ABSTRACT: least 50 percent or \$500,000 of their gross revenues from handling claims for self- **insured clients** . Companies are organized by

the type of claim handled. The categories are: employee benefits/group...

**26/3,K/15**

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00143892

**CNA Insurance Companies.**

Bests Review: Life/Health, Oct 1993, p85

ABSTRACT: CNA is providing a confidential employee assistance program to its disability **insured clients** nationwide. (Author/JRZ)

**26/3,K/16**

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00142519

**State sets rules for self-insured health plans.**

Lenckus, Dave

Business Insurance, Apr 5 1993, p1

...ABSTRACT: with the law, and benefit consultant William M. Mercer Incorporated, which is advising its self- **insured clients** not to alter their plans to comply with the law, both say the law violates...

**26/3,K/17**

DIALOG(R)File 169:Insurance Periodicals  
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00142217

**Assisting clients with self-insurance.**

Bingeman, Kurt C.

Bests Review: Property/Casualty, Jul 1993, p51

ABSTRACT: Helping self- **insured clients** to maintain their course may be the best way for agents and brokers to retain...

**26/3,K/18**

DIALOG(R)File 169:Insurance Periodicals  
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00141780

**Imaging streamlines operations at Chubb unit.**

Hoke, Gordon E.J.

National Underwriter: Property & Casualty/Risk & Benefits Management, Apr 12 1993, p5

...ABSTRACT: is using electronic document imaging to provide risk management and claims handling services to self- **insured clients**. Chubb uses a technological hybrid called RMIIS--Risk Management Information Image System. Risk management software...

**26/3,K/19**

DIALOG(R)File 169:Insurance Periodicals

Search Report from Ginger R. DeMille

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00128668

**Directory of TPAs that handle both benefit, P/C claims.**

Business Insurance, Jan 27 1992, p74

ABSTRACT: Includes address, year founded, parent, business, region served, specialties, health plans, self- **insured clients** , self- **insured** claims, staff, charges, branches, subsidiaries, 1991 revenues, officers, and membership for third party administrators that...

**26/3,K/20**

DIALOG(R)File 169:Insurance Periodicals

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00128667

**TPA directory lists property/casualty claims specialists.**

Business Insurance, Jan 27 1992, p64

ABSTRACT: Includes address, year founded, business, region served, specialties, self- **insured clients** , self- **insured** claims, staff, charges, branches, subsidiaries, 1991 revenues, officers and membership for third party administrators specializing...

**26/3,K/21**

DIALOG(R)File 169:Insurance Periodicals

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00128666

**TPAs specializing in benefit claims.**

Business Insurance, Jan 27 1992, p36

ABSTRACT: Includes address, officers, staff, membership, year founded, business, region served, plans and specialties, self- **insured clients** , self- **insured** claims, and preferred provider organizations available for third party administrators specializing in benefit claims. (KH)

**26/3,K/22**

DIALOG(R)File 169:Insurance Periodicals

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00123333

**Ky. agents face costs of failed MEWA.**

Mulcahy, Colleen

National Underwriter: Property & Casualty/Risk & Benefits Management, Apr 22 1991, p7

ABSTRACT: Kentucky insurance agents are being held liable for the unpaid claims of **clients insured** by an insolvent multiple employer welfare arrangement, the National Business Association Trust. (Author/MES)

**26/3,K/23**

DIALOG(R)File 169:Insurance Periodicals

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00121138

**Ky. agents liable for MEWA claims.**

Mulcahy, Colleen

National Underwriter: Life & Health/Financial Services, Apr 15 1991, p1

ABSTRACT: Reports that Kentucky insurance agents are being held liable for the unpaid claims of **clients insured** by a insolvent multiple employer welfare arrangement--the National Business Association Trust. (Author/CLW)

**26/3,K/24**

DIALOG(R) File 169:Insurance Periodicals

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00112819

**Affiliated firms say clients seek financial advice.**

Kertesz, Louise

Business Insurance, Mar 4 1991, p17

...ABSTRACT: assistance in forming captives, actuarial advice and loss control work, affiliated consultants say more self- **insured clients** are seeking funding alternatives for their growing loss reserves. That, in turn, is leading to...

**26/3,K/25**

DIALOG(R) File 169:Insurance Periodicals

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00110854

**Directory of benefit, P/C claims specialists.**

Business Insurance, Jan 28 1991, p76

...ABSTRACT: least 50 percent or \$500,000 of their gross revenues from handling claims from self **insured clients** . (Author/CJF)

**26/3,K/26**

DIALOG(R) File 169:Insurance Periodicals

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00110853

**Directory of TPAs handling P/C claims.**

Business Insurance, Jan 28 1991, p66

...ABSTRACT: least 50 percent or \$500,000 of their gross revenues from handling claims for self **insured clients** . (Author/CJF)

**26/3,K/27**

DIALOG(R) File 169:Insurance Periodicals

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00110852

**Listing of administrators handling benefit claims.**

Business Insurance, Jan 28 1991, p32

...ABSTRACT: least 50 percent or \$500,000 of their gross revenues from handling claims for self **insured clients** . (Author/CJF)

**26/3,K/28**

DIALOG(R)File 169:Insurance Periodicals  
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00099182

**Clients ask more from work comp TPAs.**

Greenwald, Judy

Business Insurance, Jan 29 1990, p22

...ABSTRACT: work comp medical costs. TPAs continue to upgrade automation systems to better service their self- **insured clients** . Includes company profiles of the following: Crawford and Company, GAB Business Services Incorporated, ESIS Incorporated...

**26/3,K/29**

DIALOG(R)File 169:Insurance Periodicals  
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00096363

**Claims management.**

Business Insurance, Nov 13 1989, p18

...ABSTRACT: H. Albert Claims Management Services, to provide casualty claims management services for self-insurers and **insured clients** .  
(Author/JCS)

**26/3,K/30**

DIALOG(R)File 169:Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rts. reserv.

00094460

**New York tackles LTC with private-public partnership.**

Landes, Jennifer

National Underwriter: Life & Health/Financial Services, Dec 11 1989, p1

ABSTRACT: Under New York State's model long term care program, the state re- **insures** the **purchasers** of approved private long term care insurance policies after the benefits of those policies have...

**26/3,K/31**

DIALOG(R)File 169:Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rts. reserv.

00094168

**Equifax, Cost Care announce alliance.**

National Underwriter: Property & Casualty/Risk & Benefits Management, Nov 6 1989, p39

...ABSTRACT: make available a full range of medical cost care containment services to insurance and self- **insured** industry **customers** nationwide.  
(Author/JFG)

**26/3,K/32**

DIALOG(R)File 169:Insurance Periodicals  
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00092338

**TPA owned by New Jersey Blues' buys new account.**

National Underwriter: Life & Health/Financial Services, Sep 4 1989, p21

...ABSTRACT: Blue Shield of New Jersey said that its third party administrative service unit for self- **insured customers** acquired Greenbrier Industries, a military contractor, as a new account.  
(Author/OPA)

**26/3,K/33**

DIALOG(R) File 169:Insurance Periodicals

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00088346

**Health care firms join forces.**

National Underwriter: Life & Health/Financial Services, Mar 27 1989, p27

...ABSTRACT: Incorporated which says it is the largest independent health care cost-management company serving self- **insured clients** in the United States. ALTA said it purchased US Administrators from Crown Life Insurance Company...

**26/3,K/34**

DIALOG(R) File 169:Insurance Periodicals

(c) 1999 NILS Publishing Co. All rts. reserv.

00085247

**Firms that administer benefit and property/casualty claims.**

Business Insurance, Jan 30 1989, p58

...ABSTRACT: group insurance. Includes name, address, year founded, services provided, geographic regions served, number of self **insured** claims administration **clients** and amount of claims paid for them, client mix and other information. (Author/CJF)

**26/3,K/35**

DIALOG(R) File 169:Insurance Periodicals

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00085246

**Directory of property/casualty TPAs.**

Business Insurance, Jan 30 1989, p53

...ABSTRACT: workers compensation). Includes name, address, year founded, services provided, geographic regions served, number of self **insured** claims administration **clients** and amount of claims paid for them, client mix and other information. (Author/CJF)

**26/3,K/36**

DIALOG(R) File 169:Insurance Periodicals

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00085245

**Directory of benefit claims specialists.**

Business Insurance, Jan 30 1989, p34

Search Report from Ginger R. DeMille

...ABSTRACT: group insurance. Includes name, address, year founded, services provided, geographic regions served, number of self **insured** claims administration **clients** and amount of claims paid for them, client mix and other information. (Author/CJF)

**26/3,K/37**

DIALOG(R)File 169:Insurance Periodicals  
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00081393

**Sedgwick Group expands link with Sumitomo of Japan.**

National Underwriter: Property & Casualty/Employee Benefits, Nov 7 1988, p1

...ABSTRACT: captive agent, Ginsen. Sedgwick will insure Sumitomo clients' investments outside Japan, with Fred S. James **insuring** the **clients** ' American operations. Most of the insurance risks will be placed with Sumitomo Marine. (Author/DCD)

**26/3,K/38**

DIALOG(R)File 169:Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rts. reserv.

00076292

**In the market: new formations.**

Risk Management, Sep 1988, p12

ABSTRACT: Legalgard has been established to provide insurance industry **customers** , including self- **insured** corporations, legal cost management services nationwide. (Author/JEI)

**26/3,K/39**

DIALOG(R)File 169:Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rts. reserv.

00073252

**Benefit, property/casualty claims firms.**

Business Insurance, Jan 25 1988, p54

...ABSTRACT: least 50 percent or \$500,000 of their gross revenues from handling claims for self- **insured clients** . Listings begin with the company name, address, year founded, parent's company and percentage of...

**26/3,K/40**

DIALOG(R)File 169:Insurance Periodicals  
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00038210

**What's it worth?**

Northrup, C. Van; Geolat, Patti J.

Bests Review: Property/Casualty, Mar 1986, p62

ABSTRACT: **Insuring** a **client** 's personal property requires a complete and qualified appraisal. Guidelines to acquire this appraisal and...

**26/3,K/41**

Search Report from Ginger R. DeMille

DIALOG(R)File 169:Insurance Periodicals  
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00035938

**Ex-TPA officials plead guilty.**

Business Insurance, Jan 21 1985, p2

ABSTRACT: Reviews California case involving two former workers compensation administrators accused of embezzling funds from self- **insured clients** .  
(KH)

**26/3,K/42**

DIALOG(R)File 169:Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rts. reserv.

00030786

**Can an agent play a role in self insurance?**

Finlayson, Robert A.

Business Insurance, Sep 30 1985, p48

...ABSTRACT: self-insure their property/casualty exposures. Reviews agent's view that agents can help self- **insured clients** find excess insurance and administer claims and risk manager's opinion that lack of a...

**26/3,K/43**

DIALOG(R)File 169:Insurance Periodicals  
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00020257

**More "joint venture" captives spring up.**

McLeod, Douglas

Business Insurance, Apr 2 1984, p40

...ABSTRACT: be done with a "joint venture" captive, in which an agent and several of its **insured clients** become shareholders in a captive reinsurance company that handles shareholder's workers compensation exposures. (SO)

**26/3,K/44**

DIALOG(R)File 169:Insurance Periodicals  
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00016040

**Men accused of embezzling work comp funds arrested.**

Taravella, Steve

Business Insurance, Nov 5 1984, p2

ABSTRACT: Two workers compensation claims administrators suspected of embezzling funds from a number of self- **insured clients** are expected to be arraigned in Los Angeles on criminal charges. (Author)

?



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S4	307371	S1(6N)(REIMBURS? OR PAY OR PAYING OR REFUND? OR REPAY? OR -(RETURN OR GIVE? OR GIVING)(2W)(PAYMENT OR FUND? ?))
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**19/3,K/1 (Item 1 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01874816 05-25808

**PayMy Bills.com offers safeWeb**

Anonymous

National Underwriter (Property & Casualty/Risk & Benefits Management)

v103n33 PP: 14 Aug 16, 1999

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 228

...TEXT: circumstances where the customer would normally be liable for an unauthorized transaction. Additionally, the SafeWeb **policy reimburses customers** for overdraft and **merchant** -assessed returned check fees, as well as any **loss** of interest lincome that results from a covered unauthorized transaction.

**19/3,K/2 (Item 2 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01773121 04-24112

**Explanatory meta-analysis for the comparison and transfer of regional tourist income multipliers**

Baaijens, Sef R; Nijkamp, Peter; Van Montfort, Kees

Regional Studies v32n9 PP: 839-849 Dec 1998

ISSN: 0034-3404 JRNL CODE: IRST

WORD COUNT: 7265

...TEXT: this interval are 055 and 067, respectively.

Although our exercise was modest, it showed that **comparative analysis** is a promising field of research. An obvious conclusion is that it is certainly worthwhile...

... tourist destinations and on regional economic aspects of these studies, including data on regional tourism **policy** and the regional external environment. This database could serve as the basis for a **decision support** system that could provide **policy** makers with information on long range (direct and indirect) impacts of tourism **policy**. In this way, they may then map out possible consequences of **policy** proposals in a more systematic and manageable way.

Meta-analysis turned out to offer a...

**19/3,K/3 (Item 3 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01220206 98-69601

**Small firms: The big picture**

Nash, Tom; Rock, Matthew

Director v49n9 PP: 48-52 Apr 1996

ISSN: 0012-3242 JRNL CODE: DRT

WORD COUNT: 3236

Search Report from Ginger R. DeMille

...TEXT: will not change the way people pay," says David Franklin, who runs an air-freshener **manufacturer** in south London. You can already charge interest on late payment, he insists. The key is well-drafted **contracts**. "**Contracts** are far too vague in service businesses," says Victoria Tomlinson, who runs a PR consultancy...

... at least service companies have an advantage over their manufacturing peers. "We can cut our **losses** and reject **business**," she smiles. "What good is a **client** who doesn't **pay**?"

WHY BEST PRACTICE IS MOST PRACTICAL

Ask an owner-director about benchmarking or best practice...

**19/3,K/4 (Item 4 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00930599 95-79991

**When vacations turn sour, travel agents need E&O insurance**

Kettner, Ronald; Anolik, Alexander

American Agent & Broker v66n10 PP: 67-68 Oct 1994

ISSN: 0002-7200 JRNL CODE: AGB

WORD COUNT: 1369

...TEXT: was promised, or because they were not informed of special requirements (such as Mexican auto **insurance**) that caused problems or additional expenses. Travel agents may or may not be liable for such claims, depending upon their involvement with **suppliers** and the information they gave customers.

Claims also are made for consequential damages. For example...

**19/3,K/5 (Item 5 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00820155 94-69547

**It's never too early to improve collections**

Kirschbaum, Les

Best's Review (Prop/Casualty) v94n10 PP: 68-70 Feb 1994

ISSN: 0161-7745 JRNL CODE: BIP

WORD COUNT: 1190

TEXT: As the U.S. economy continues to falter, **insurance** producers and companies are experiencing increasing difficulty collecting premium payments. Unlike **retailers**, agents and brokers do not lose merchandise when **customers** refuse to **pay** their bills. Instead, they experience a **loss** of **income**. However, by taking the proper precautions and instituting strategies to enhance premium collection, producers can...

**19/3,K/6 (Item 6 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00559185 91-33542

**Looks Like a Hot Summer for Extended Car Warranties**

Search Report from Ginger R. DeMille

Del Prete, Dom  
Marketing News v25n14 PP: 9 Jul 8, 1991  
ISSN: 0025-3790 JRNL CODE: MNW  
WORD COUNT: 1225

ABSTRACT: With automobile **sales down** and few economists expecting a strong near-term recovery from the recession, car buyers are likely to keep their vehicles longer. That means the marketing of extended service **contracts** to dealers will remain intense throughout summer 1991. Consumers are expected to put their money...

... repairs, the cost of which continues to climb faster than the rate of inflation. Auto **manufacturers** and independent service **contract** carriers are the largest purveyors of **contracts** to dealers and are ultimately responsible to **pay customer** claims. Although marketing approaches differ by company, all emphasize their financial strength and long-term...

19/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00129564 80-23633  
**A Guide for Credit and Collection for Small Businesses**  
Kirschbaum, Les  
National Underwriter (Property/Casualty) v84n47 PP: 84-85 Nov 21, 1980  
ISSN: 0163-8912 JRNL CODE: NUN

ABSTRACT: As more and more people are postponing payment to **suppliers**, it is important to keep a close watch on accounts receivable in order to improve cash flow and keep the cost of money **down**. In the **economic** environment of today, a small business will find credit management one of the most important functions. A company must devise a **policy** and procedure for approving credit. It is necessary to know what sources of information are...

... s credit rating and habits. There must be an ability to determine when the slow- **paying customer** becomes a real collection problem. Sometimes, it will be to a firm's advantage to work with a slow- **paying** account, helping the **customer** through a difficult period so that a valuable future customer is created. At other times...

19/3,K/8 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08113620 Supplier Number: 65354104 (USE FORMAT 7 FOR FULLTEXT)  
**L.L. Bean Sued Over Online Taxes. (Brief Article)**  
Direct, v12, n12, p11  
Sept 15, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 259

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
A CLASS ACTION LAWSUIT filed against L.L. Bean, Freeport, claims that the

Search Report from Ginger R. DeMille

**retailer** overcharged sales tax to a customer who used coupons issued through a credit card program...

...overcharged 55 cents. David Bertoni, a lawyer for L.L. Bean, said that Bean's **policy**; required by state law, is to charge state sales tax on the full price. "Like...

...that the clothing company should have deducted the value of the coupon before assessing the **sales** tax. **Damages** have yet to be specified, Mitchell said. The credit card company MBNA reportedly reimburses L.L. Bean for the value of the coupon; therefore, the **retailer** would receive the full price and would have to charge sales tax on that amount even though the **customer** is **paying** less.

19/3,K/9 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08104571 Supplier Number: 67543709 (USE FORMAT 7 FOR FULLTEXT)  
**Travel Insurer Expects \$1 Million In Claims Caused by Ship Seizures. (Brief Article)**

Best's Review, v101, n7, p154  
Nov, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 310

... an 800 number, which connects the caller to Premiere's apologetic recording.

Travel Guard's **insurance** covers **financial** **losses** from the **financial** default or bankruptcy of a cruise line or travel **supplier**, the company said. **Clients** are **reimbursed** for covered expenses that include nonrefundable deposits, pre-paid, unused portions of trip payments, plus...

19/3,K/10 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07811075 Supplier Number: 65252482 (USE FORMAT 7 FOR FULLTEXT)  
**Passengers Stranded by Cruise Line Covered by Travel Insurance Policy.**

PR Newswire, p0912  
Sept 15, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 292

... next few months."

Travel Guard International (<http://www.travelguard.com>) markets a comprehensive package travel **insurance** **policy** through a national network of more than 10,000 travel agencies. Unlike the **insurance** provided through most cruise lines, the Travel Guard **policy** covers **financial** **losses** resulting from the **financial** default or bankruptcy of a cruise line or travel **supplier**. **Clients** covered by the **policy** are **reimbursed** for covered expenses that include nonrefundable deposits, pre-paid, unused portions of trip payment, plus...

**19/3,K/11 (Item 4 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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07160040 Supplier Number: 61025049 (USE FORMAT 7 FOR FULLTEXT)  
**Paytrust.com Extends Consumer Coverage by Offering SafeWeb Insurance From Travelers Property Casualty.**  
Business Wire, p1119  
March 31, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 804

... circumstances where the customer would normally be responsible for an unauthorized transaction. Additionally, the SafeWeb **policy reimburses customers** for overdraft and **merchant** -assessed returned check fees, as well as any **loss** of interest **income**, which result from a covered unauthorized transaction.

About Paytrust.com

Using proprietary technology, Paytrust.com...

**19/3,K/12 (Item 5 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06637260 Supplier Number: 55757887 (USE FORMAT 7 FOR FULLTEXT)  
**PayMyBills.com Offers SafeWeb. (Brief Article) (Product Announcement)**  
National Underwriter Property & Casualty-Risk & Benefits Management, v103, n33, p14  
August 16, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article; Product Announcement  
Document Type: Magazine/Journal; Trade  
Word Count: 233

... circumstances where the customer would normally be liable for an unauthorized transaction. Additionally, the SafeWeb **policy reimburses customers** for overdraft and **merchant** -assessed returned check fees, as well as any **loss** of interest **income** that results from a covered unauthorized transaction.

**19/3,K/13 (Item 6 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06475702 Supplier Number: 55099120 (USE FORMAT 7 FOR FULLTEXT)  
**PayMyBills.com to Increase Confidence in Online Financial Transactions With SafeWeb Insurance From Travelers Property Casualty.**  
Business Wire, p1061  
July 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 731

... circumstances where the customer would normally be liable for an unauthorized transaction. Additionally, the SafeWeb **policy reimburses customers** for overdraft and **merchant** -assessed returned check fees, as well as any **loss** of interest **income**, which result from a covered

Search Report from Ginger R. DeMille

unauthorized transaction.

With PayMyBills.com, customer information and account data...

19/3,K/14 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06109193 Supplier Number: 53694119 (USE FORMAT 7 FOR FULLTEXT)

**TELEPHONY.**

Communications Daily, v19, n21, pNA

Feb 2, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1038

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...challenged in the Qwest case," Harralson said. ----- Wal-Mart and Sam's Club stores became **distributors** of AT&T prepaid calling cards in agreement that AT&T said will allow it...

...distribute more than \$100 million in such cards in next year through Wal-Mart properties. **Retailers** also chose AT&T to continue to provide telecom service in 3-year, \$78-million **contract** extension that covers domestic and international voice services, asynchronous transfer mode and frame relay services...

...3,100 retail and business locations through AT&T Digital Link. ----- Hyperion signed \$200-million **contract** with Lucent to install high-capacity dense wave division multiplexing (DWDM) equipment on Hyperion's...

...long distance in Cal., Colo., Mont., N.J., Tex., Utah. GTC Telecom said it will **pay** cost for **customers** dissatisfied with service to switch back to original long distance provider. ----- SEC halted trading of...

...fund deployment of its networks in existing and new regions; expenses associated with continued development, **sales** and marketing activities; operating **losses**; general **corporate** purposes. ----- Destia filed registration for initial public offering with SEC. Morgan Stanley Dean Witter, Credit...

19/3,K/15 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06084832 Supplier Number: 53603369 (USE FORMAT 7 FOR FULLTEXT)

**A revolution in cards.**

Cards International, n20, pNA

Jan 20, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1436

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...payment cards linked to bank accounts with instalment credit options - and slashed interest rates and **merchant** service charges (MSCs). The



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catalyst for this change was the claim by the antitrust commissioner...

...the Aureq group, which has interests in diverse areas such as telecommunications software, cable television, **insurance** and the Israeli Yellow Pages. Alpha Card claims that it was deliberately delayed by lengthy ...

...a range of credit options at the point of sale. Under the existing system, each **merchant** is put into one of five categories, depending on the **merchant**'s turnover, and an interchange and MSC is set for each. ICC and Alpha Card...

...between cards companies. The rates agreed will have a huge bearing on MSCs. For example, **merchants** such as jewellery stores, pharmacies and restaurants pay MSCs of 4.5 percent while supermarkets...

...percent. Balance transfers were offered by Alpha Card, branded as 'End to the Overdraft', offering **customers** loans to **pay** off their overdrafts and transfer their debts to their Alpha Card accounts at a rate...

...credit products. Up to 50 percent of cards-based credit has traditionally been funded by **retailers**, with all **merchants** accepting the debt burden for at least the first two weeks of the interest-free...

...of entry into the credit card market and business houses will be characterised by a **negative** cash flow... Alpha Card's **business** results for its first two years of activity will have the effect of reducing the... Visa or MasterCard credit cards for every ten Israelis in 1997 and Dior estimates that **merchant** penetration has reached 60 percent. There were 2.35 million Visa and MasterCard cards in...

...the customers. Israelis now have easier and more affordable access to cards-based credit, while **retailers**, especially smaller **retailers**, have enjoyed significant cuts in MSCs.

19/3,K/16 (Item 9 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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05751996 Supplier Number: 50235800 (USE FORMAT 7 FOR FULLTEXT)  
**Healthshare Technology Introduces Healthshare Two, Newest Addition to Comparative Analysis Software Suite for Healthcare.**  
Business Wire, p8101124  
August 10, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 900

... for Strategic Planning and Performance Improvement  
HealthShare Technology, Inc., an innovator in the development of **comparative** analysis and **decision support** software for hospitals and managed care organizations, introduced today the beta version of HealthShare Two...

...Long Island College Hospital (LICH) and Chicago's Louis Weiss Memorial Hospital, have recently signed **contracts** to enter the beta program for HealthShare Two (see accompanying news release). HealthShare Two is the latest addition to HealthShare's **comparative analysis** software suite that already includes flagship products HealthShare One(TM) and Quality

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Indicators.

Using HealthShare...

19/3,K/17 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05751992 Supplier Number: 50235796 (USE FORMAT 7 FOR FULLTEXT)  
**Chicago and New York Hospitals Select New HealthShare Two Comparative  
Analysis Software.**

Business Wire, p8101120  
August 10, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 1011

... of Chicago and Long Island College  
HealthShare Technology, Inc., an innovator in the development of  
**comparative analysis and decision support** software for hospitals and  
managed care organizations, today announced that two metropolitan  
hospitals--University of...

...s Louis Weiss Memorial Hospital and Long Island College Hospital (LICH)  
in Brooklyn--have signed **contracts** to enter the beta program for the  
HealthShare Two(TM) software system. HealthShare Two is...

19/3,K/18 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04206970 Supplier Number: 46153284 (USE FORMAT 7 FOR FULLTEXT)  
**Bell Microproducts Inc. Announces Fourth Quarter and Fiscal Year 1995  
Performance**

News Release, pN/A  
Feb 16, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1102

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...California -- February 16, 1996 -- Bell Microproducts Inc. (NASDAQ:Belm),  
one of the industry's leading **distributors** of semiconductor and computer  
products, today reported record fourth quarter and 1995 **sales**, and a  
fourth **quarter loss** due to special charges. For the fourth quarter  
ended December 31, 1995, the Company reported...

...certain DRAM memory modules. Subsequent to this announcement, the  
Company was recently informed by a **customer** of its potential inability to  
**pay** for product purchased from the Company. Based on this information,  
the Company has added to...

...customer. Bell Microproducts also announces the planned expansion of the  
facilities and equipment of its **Contract** Manufacturing Division. The  
Company is presently in negotiations to relocate to a new building of...

...as well as new customers which were added in the fourth quarter. Sales  
for our **Contract** Manufacturing Division were approximately \$50 million in

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1995, and are expected to increase in 1996...

...these requirements." Sales in each of the Company's product lines: semiconductors, computer products and **contract** manufacturing, increased in the fourth quarter from the third quarter, reflecting the continued progress of...

...service offerings, and expands the solutions offered to our customers." Bell Microproducts Inc. is a **distributor** of high technology products serving the industrial and commercial markets. The Company markets a wide ...

...Microproducts offers an extensive set of value-added services including systems integration, testing, kitting, and **contract** assembly of printed circuit boards and subsystems through its Quadrus Manufacturing Division. To the extent future operating results include the timing of delivery of products from **suppliers**, the product mix sold by the Company, customer demand, availability of products from **suppliers**, price competition for products sold by the Company, management of growth, the Company's ability ...

**19/3,K/19 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

07539108 SUPPLIER NUMBER: 15804549 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**KU ENERGY CORPORATION REPORTS THIRD QUARTER EARNINGS**

PR Newswire, p1013CH017

Oct 13, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 597 LINE COUNT: 00067

... completed an \$800 million assembly plant expansion in March 1994.

Operating revenues for the third **quarter** totaled \$156.5 million, **down** 3% from the same **quarter** of 1993. Operating expenses for the period were \$127.1 million, down 2% from 1993...

...revenues for the third quarter of 1994 were reduced by approximately \$18 million associated with **refunds** to **customers** of amounts recovered from a litigation settlement with a former coal **supplier**. Operating expenses, primarily fuel expense, reflect an offsetting reduction of about \$18 million also associated with the above mentioned **customer refunds**. Purchased power expense increased \$4.9 million over the third quarter of 1993. This increase reflects an increase in capacity entitlement, effective January 1994, under an existing **contract** with another utility.

Earnings for the nine and twelve months ended September 30, 1994, were...

**19/3,K/20 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

06511743 SUPPLIER NUMBER: 14214375 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Market power in the presence of an installed base.**

Kattan, Joseph

Antitrust Law Journal, 62, n1, 1-21

Summer, 1993

ISSN: 0003-6056

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

Search Report from Ginger R. DeMille

WORD COUNT: 9939 LINE COUNT: 00788

... it applies with equal force to durable goods that are intangible assets, such as franchising **contracts** . Because franchisees must often make sunk investments that are franchise-specific, they may face the...

...as purchasers of tangible goods. See Timothy J. Muris, Opportunistic Behavior and the Law of **Contracts** , 65 Minn. L. Rev. 521, 577-79 (1981). (11) See, e.g., Dimidowich v. Bell...

...Logistics Group, Ltd. v. Chrysler Corp., 884 F.2d 904, 908 (6th Cir. 1989) (a "**manufacturer**" is entitled to the benefits of maintaining a 'monopoly' over products which it has developed...Compatibility, and the Control of Interfaces, 40 J. Indus. Econ. 9 (1992). Indeed, "it pays **manufacturers** that arrive late in the market to adopt the specifications of the existing network or...

...Compatibility and the Creation of Shared Networks, in Electronic Services Networks: A Business and Public **Policy** Challenge 39, 41 (Margaret E. Guerin-Calvert & Steven S. Wildman eds., 1991). (30) Farrell & Shapiro...

...power" will exist in many situations not commonly called monopolies. There may be many potential **suppliers** of a particular asset to a particular user but once the investment in the asset...sunk cost. (39) Interestingly, the resale value may be affected by unanticipated changes in the **manufacturer** 's pricing of complementary goods. For example, the resale value of a copier may decline if the **manufacturer** raises the price of repair parts to the installed base. In such circumstances, the price increase may have the paradoxical effect of raising the cost of substituting away from the **manufacturer** 's durable good (because the durable good will have a lower resale value) while at...

...can consist of a single firm or multiple competing firms. For example, a network of **suppliers** of automobile replacement parts may consist only of the automobile **manufacturer** . On the other hand, a "network" of **suppliers** of electrical products using standard electrical sockets consists of many competing **suppliers** . See Michael L. Katz & Carl Shapiro, Network Externalities, Competition, and Compatibility, 75 Amer.Econ. Rev...

...The "lock-in" is of little competitive consequence so long as the network of multiple **suppliers** operates competitively. (44) A recent study reports that evidence introduced in one of the lock...

...insignificant. (46) See Klein, supra note 37, at 202 (contrasting "short-run holdup potential" against **loss** of future **sales** ). (47) See Kodak, 112 S. Ct. at 2088 ("[a] pricing strategy based on lower equipment ...

...occurs "when a performing party behaves contrary to the other party's understanding of their **contract** , but not necessarily contrary to the agreement's explicit terms." Muris, supra note 10, at...

...as the depreciation of an opportunistic firm's general goodwill because of the anticipated future **loss** of **business** , as a means of preventing nonfulfillment of **contracts** ." Klein et al., supra note 37, at 304. (52) See F.M. Scherer & David Ross...

...of motor oil who is neither knowledgeable about the product nor price conscious will not **pay** any more than the knowledgeable **customer** . The

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court noted that "[w]e all free ride [on informed buyers] in this manner...

...may indeed confer some externality on others, by ensuring that there are some low price [ **suppliers** ],... there will remain high price [ **suppliers** ] attempting to take advantage of the ill-informed consumer." Joseph E. Stiglitz, Imperfect Information in...

19/3,K/21 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

06201122 SUPPLIER NUMBER: 13611941 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Home sales plunge as exports soar. (automotive industry) (includes related article) (MEED Special Report: Japan) (Industry Overview)**  
Kemp, Peter  
MEED Middle East Economic Digest, v36, n50, p22(2)  
Dec 18, 1992  
DOCUMENT TYPE: Industry Overview ISSN: 0047-7230 LANGUAGE:  
ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 2298 LINE COUNT: 00171

This October, Japan's car **manufacturers** reported a 14 per cent drop in sales compared with last year. For the worst affected, Nissan and Mazda, **sales** were **down** by more than 20 per cent. It was a far cry from the peak achieved...

...at a rate of 30 per cent a year. The change in fortune is forcing **manufacturers** to review their long-term growth expectations. Even a giant such as Toyota, Japan's...

...its aggressive expansion. Observers expect product cycles to lengthen and the range of models to **contract**. The dizzying array of options and variants available to domestic buyers will shrink as companies...

...profits and margins in each sector. The steady advance up-market by all the major **manufacturers** may also slow down as they turn their attention back to more basic products. One...

...into a market that has gone soft. Consumers like the products but are reluctant to **pay** the higher prices.

Foreign **buyers** of Japanese cars are offered only a fraction of the models available on the domestic...

19/3,K/22 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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01434410 SUPPLIER NUMBER: 02249403  
**Phantom Orders Bite into Dayco's Profits.**  
Anon  
Business Week, p46.  
March 22, 1982  
ISSN: 0007-7135 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: Dayco Corp., Dayton-based rubber and plastics **manufacturer**, will write off twenty million dollars in pretax **losses**, turning its 1981 **profits** of nine million dollars into a 2.7 million loss. **Contracts** arranged through Foreign Transaction Corp., Dayco's sales agent, ran into

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problems in 1981 when Dayco found that some Soviet **customers** were not **paying** their bills for orders of fan belts. The Soviet traders claim they did not place...

19/3,K/23 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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02327222

**Is a shakeout coming in PE?**

Chemical Week November 1, 1989 p. 18-20  
ISSN: 0009-272X

... polyethylene market will be tight, but little improvement is expected overall as the commodity plastics **business** heads into a **down** cycle. The beginning the PE price fall began with the exit of China from the...

... of Bonner & Moore (Houston, TX) did a profitability analysis, showing that LDPE units based on **merchant** ethylene could already be facing a loss, while LLDPE/HDPE swing units are in the black. Clouding the profitability issue is the fact that many bigger **merchant** ethylene **buyers** are **paying** well below posted **contract** prices. Overall, LLDPE/HDPE supplies are looser than those of LDPE, but while firmer LDPE ...

19/3,K/24 (Item 2 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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02100008

**Natural gas**

Forbes January 9, 1989 p. 174-176  
ISSN: 0015-6914

... 33% of 1983 levels during the 2nd half of last year. Producers who had transportation **contracts** to move the gas benefitted from higher spot prices in 1988. The pipeline segment of...

... gas demand. They have, up until now, been able to pass along their take-or- **pay** charges to **customers**. Tenneco is profiled. Under the leadership of Chrnm J Ketelsen, the company has positioned itself...

... bil backlog of orders. Case IH, a farm and construction equipment subsid, is moving into **profitability** after reporting an estimated **loss** of \$340 mil in 1987-88. The top 12 natural gas producers and pipeliners and top 5 **distributors** are ranked according to their 5-yr average sales growth, return on equity and earnings...

19/3,K/25 (Item 3 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01843099

**Mobile home bankruptcy snares bank**

News & Observer (Raleigh, NC) December 29, 1987 p. D;1

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... misled the bank and persuaded it into believing that the bonds had been supported by **insurance**. **Insurance** would **pay** on the loans to Conner's **customers** if **customers** failed to **pay**, with the loans secured by the bonds. Conner collapsed in 7/87 and set off...

... on the bonds, First Union believes that the company may not be able to afford **insurance** much longer due to rising premiums. Conner and 11 subsids filed for reorganization, with First...

... proceeds in the sale of its assets. Conner, known once as the largest mobile home **manufacturer** and dealer, posted **losses** of \$28.1 mil on **sales** of \$46 mil in 1st-9-mo of the year vs a **loss** of \$5.5 mil on **sales** of \$79 mil during the same period for the prior year.

...

19/3,K/26 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

01799675 SUPPLIER NUMBER: 17053008 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**BT stands firm on ISDN pricing. (British Telecommunications)**

Acey, Madeleine

Computer Weekly, p14(1)

May 25, 1995

ISSN: 0010-4787

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 725

LINE COUNT: 00058

...ABSTRACT: service. It claims that the connection charge reflects the actual cost. The number of ISDN **customers paying** for basic rate service has increased significantly and new line cards are to be introduced...

...lower the price of ISDN connection, even though the new developments represent potential savings, claiming **profit** and **loss** as critical factors. BT rivals and equipment **manufacturers** are critical of BT's pricing **policy** because it cuts into their profits. Equipment **manufacturers** claim that the price restricts take-up while rivals emphasize competitiveness using European and US...

19/3,K/27 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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2921967 Supplier Number: 02921967 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Travel Insurer Expects Over \$1 Million in Claims From Cruise Incidents**

**(Travel Guard International, which provides travel insurance, faces over \$1 mil in potential claims from Premier Cruise Lines' cruise ship passengers whose trips were interrupted or canceled)**

Bestwire, p N/A

September 21, 2000

DOCUMENT TYPE: Custom Wire (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 510

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...an 800 number, which connects the caller to Premiere's apologetic recording.

Search Report from Ginger R. DeMille

Travel Guard's **insurance** covers **financial losses** from the **financial** default or bankruptcy of a cruise line or travel **supplier**, the company said. **Clients** are **reimbursed** for covered expenses that include nonrefundable deposits, pre-paid, unused portions of trip payments, plus...

19/3,K/28 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

30640185 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Q2 2003 American Land Lease Earnings Conference Call - Final**  
FAIR DISCLOSURE WIRE  
July 03, 2000  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4692

...the supply retail financing available to our customers. In general, a significant number of our **customers** **pay** cash for their homes, approximately 50%, and a significant number of our customers make material ...

19/3,K/29 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

10187226  
**Internet car buying could be a 'dot.con'**  
Nigel Burton  
NORTHERN ECHO, p16  
March 22, 2000  
JOURNAL CODE: FTNE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 515

... the growth of the Internet is threatening to change everything. Vauxhall was the first motor **manufacturer** to offer cars via the web. It's experiment is being closely watched by other...

... full UK list price." UK dealers can reduce list prices significantly by taking less profit. **Manufacturer** bonus schemes could also slash hundreds of pounds off the cost, she said. Trade-ins...

... and many European imports only come with a 12 month warranty. In the UK many **manufacturers** are moving towards a three year guarantee. "People choosing to buy off the 'net will not benefit from dealer campaigns such as free **insurance**, deposit contributions and finance deals," added Ms Macdonald. "Other hidden extras include road tax or..."

19/3,K/30 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

10072261  
**1st Ed - NEW STATUS SYMBOL RINGS THE RETAIL TILLS**  
SECTION TITLE: Companies & Markets  
Michelle Joubert  
FINANCIAL MAIL, p72



Search Report from Ginger R. DeMille

March 17, 2000

JOURNAL CODE: WFML LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1034

CELLPHONES AND **RETAILERS** Forget the Florsheims and fork out for the phone The cell phone business is wonderful...

... sales have cut into what our customers would have spent on our products , says a **manufacturer** . But spending on gambling, and loss of income because of retrenchments, have also hurt profits...

... other purchases, says Gensec Asset Management retail analyst Andrew Kingston. To keep that revenue, many **retailers** now sell phones. **Retailers** are keen to get people coming through the door. Judging by the extent of the...

... for these buys. Thus Edgars decision to introduce phones into some chains. Furniture and appliance **retailer** Profurn throws in a free cell phone once shoppers spend a certain amount. For supermarket chain Pick n Pay, cell phones are a boom business. Clothing **retailer** Foschini has introduced trial airtime sales. Cell phone sales have also taken off in SAs ...

... terms of geographical coverage. Another reason to sell phones alongside clothes is the recognition among **retailers** that consumers have begun to see phones as a fashion accessory. Among poorer shoppers, says...

... phones over clothes as signs of wealth. These are the very shoppers for whom credit **retailers** such as Sales House or Foschini have a great advantage. Buying prepaid airtime, which implies...

... strains the budgets of poorer consumers. By offering cell phones and airtime on terms, credit **retailers** give shoppers a way of buying a phone. For this reason, says Specialty Stores CEO...

... cell phone, he quips. This eats into disposable income. We offer phones through our credit **retailer** , The Hub. But Mr Price is a cash chain and we have no plans to...

... stick to our knitting. Cell phone operators, says Pick n Pay director Aubrey Zilinsky, help **retailers** by putting a lot of marketing and advertising spending into their products. But this is a competitive business. MTN and Vodacom offer different incentive structures to **retailers** such as Pick n Pay. Basically, this cuts the cost of cell phones to customers and gives **retailers** incentives on the volumes of airtime they sell. In the early days, we sold cell...

... great, the volumes in airtime sales mean you can do well. The obvious difficulty for **retailers** is how to balance their traditional sales and the new business. Stein, for example, says...

... to turn into a cell phone business. Cell phones wont be dominant, he says. Do **retailers** fear a ceiling on phone sales, once the number of users rises to the forecast...There are 6m phones out there already. That means churn when users switch phones or **contracts** is already starting. By the time 12m phones are connected, **retailers** will have to supply double that number. This industry isnt about to end. Michelle.joubert...

19/3,K/31 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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Search Report from Ginger R. DeMille

09129244 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Notebook: No time for half measures: Interest that needs boredom**

GUARDIAN

January 14, 2000

JOURNAL CODE: FGDN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 816

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... being hit by tumbling prices. Dixons is by no means a one-off. The clothing **manufacturer** Dewhirst announced yesterday that the squeeze on profits was to blame for the loss of...

... sector is already being squeezed and could be hit hard by an over-aggressive monetary **policy**. So, too, could consumers, despite the low level of unemployment.

Geoff Dicks of Greenwich NatWest...

**19/3,K/32 (Item 5 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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09117525 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**No time for half measures: Notebook Interest that needs boredom**

GUARDIAN

January 14, 2000

JOURNAL CODE: FGDN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 816

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... being hit by tumbling prices. Dixons is by no means a one-off. The clothing **manufacturer** Dewhirst announced yesterday that the squeeze on profits was to blame for the loss of...

... sector is already being squeezed and could be hit hard by an over-aggressive monetary **policy**. So, too, could consumers, despite the low level of unemployment.

Geoff Dicks of Greenwich NatWest...

**19/3,K/33 (Item 6 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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04928263

**Value Added Tax offers surprise boon to businesses**

Andrew Nord

VIETNAM INVESTMENT REVIEW

August 03, 1998

JOURNAL CODE: WVIR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1664

... is included when calculating margins and the like. Turnover Tax paid is recorded in the **profit** and **loss** account and, therefore, affects the accounting profit. VAT paid is not an operating expense, but...

... which goods and services are sold be revised? In addition, you should

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review any legal **contracts** which will remain in force after January 1, 1999, to determine any VAT liability. Tax...

**19/3,K/34 (Item 7 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

04848518

**E A R N I N G S**

BALTIC NEWS SERVICE

April 05, 1999

JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 5910

... Remigijus Bagdonas, told BNS the bank planned to orientate itself towards wholesale banking and average **customers**. Panevezio Pienas (Panevezys Milk) will **pay** 988,100 litas (USD 247,025) in total dividends to its shareholders, or 0.07...

**19/3,K/35 (Item 8 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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04295722 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**India: High Court upholds award of Panna-Mukta contract**

BUSINESS LINE

February 11, 1999

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 546

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... development, according to the Government, there was a resource crunch at the time when the **decision** to **offer** the fields for private participation was taken. In any case, these were matters of economic **policy** where the Government has greater flexibility and the courts are slow to interfere. The court noted that "it was evident, when one looks at the oil **contracts** in various other countries, that the contractor's share of profit in the **contract** in question was almost the lowest, when seen in the context of such **contracts** in 12 countries."

The court noted that even if oil prices crashed (as they did...

**19/3,K/36 (Item 9 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03095567

**Industrial electricity consumption on the rise (Industrie-Stromverbrauch steigt)**

FRANKFURTER ALLGEMEINE ZEITUNG, p25

October 13, 1998

JOURNAL CODE: FFAZ LANGUAGE: German RECORD TYPE: ABSTRACT

WORD COUNT: 138

... works. On the other hand, the electricity supplied to customers paying the normal tariff was **down** three per cent. With net **profits** for 1998 of DM 8.7 million, the general shareholders' meeting has decided to

distribute...

19/3,K/37 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02469548 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**HEALTHSHARE: HealthShare technology introduces HealthShare TWO**  
M2 PRESSWIRE  
August 10, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 847

... Long Island College Hospital (LICH) and Chicago's Louis Weiss Memorial Hospital, have recently signed **contracts** to enter the beta program for HealthShare Two. HealthShare Two is the latest addition to HealthShare's **comparative analysis** software suite that already includes flagship products HealthShare One and Quality Indicators.

19/3,K/38 (Item 11 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02469547 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**HEALTHSHARE: Chicago and New York hospitals select new HealthShare two comparative analysis software**  
M2 PRESSWIRE  
August 10, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 980

... s Louis Weiss Memorial Hospital and Long Island College Hospital (LICH) in Brooklyn--have signed **contracts** to enter the beta program for the HealthShare Two software system. HealthShare Two is the...

19/3,K/39 (Item 12 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02088868 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Virginia Takes Action on Sales Tax Break on Over-the-Counter Drugs**  
Meredith Goldstein  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (RICHMOND (VA.) TIMES-DISPATCH)  
July 02, 1998 3:18  
JOURNAL CODE: KRTD LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 809

... given a list of products that qualify as nontaxable about a month ago, many area **retailers** said the first day of the tax break left employees confused. "It doesn't make...

... registers to find out whether they have been deemed tax-exempt by the company. But **retailers** such as Sycamore Cardinal Drug off Midlothian Turnpike are not as fortunate. Unlike many chain...

... clerks that work at night. The Williamsburg Drug Co., an independent drugstore in Williamsburg's **Merchants** Square shopping area, also met the

Search Report from Ginger R. DeMille

new tax **policy** with changes that were mostly low-tech. Since the store does not use an automated...

... to make sure drugstores are taxing customers correctly. "That's between the customer and the **retailer**," she said. "It will be an education year for all of us." She said that the department received 39 calls from customers and **retailers** with questions yesterday. But of the 2,200 calls the department usually receives, the number...

19/3,K/40 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0008513268 BOGDOACAEFLT

**Markets: Business: Companies: Markets**

Financial Times, London Edition 1 ED, P 14

Saturday, April 27, 1996

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT

Word Count: 1,208

TEXT:

...former chief executive of Cable and Wireless, was nominated chairman of Littlewoods, the family-owned **retailer**, mail order and football pools group. Ross and Lord Young, C&W's chairman, were...

...losses, these fell by 30 per cent. London International Group, the condom and rubber glove **manufacturer**, announced the Pounds 45.7m acquisition of Aladan Corporation, an Alabama-based private company, which ...

...continued its refocusing with the Pounds 46.6m sale of Hoogenbosch Beheer, the Dutch shoe **retailer**, ending 25 years of shoe retailing operations in continental Europe. It also announced a Pounds 119.7m pre-tax **loss** for 1995, compared with **profits** of Pounds 153.8m, after exceptional charges linked mainly to losses on disposals. The price...

...chain, and dispose of the: mass-market H. Samuel outlets, probably to Argos, the catalogue **retailer**. Ibstock, the building materials group, emerged as the surprise **buyer** of Redland's UK brick interests, **paying** Pounds 160m to become the country's largest brick **manufacturer**. A positive trading statement from Games Workshop on Tuesday pushed the shares 31p higher to...

...insurer, raised an initial Pounds 142.3m to launch an assault on the American motor **insurance** market via a new US company.: The seemingly relentless rise

19/3,K/41 (Item 2 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0008072427 BOFHYEKABRFT

**A workaholic expands his phone network: Winning in Britain**

JAMES BUXTON

Financial Times, P 7

Friday, August 25, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 838

Search Report from Ginger R. DeMille

...body. Bank loans were restructured and management was strengthened with new executives. DX made a **loss** but expects a **profit** this year. It is now easily worth a seven figure sum, Mr Emanuel says. Like other cellular phone **retailers** , DX sells phones to the customer at a fraction of their cost but receives a commission from the service provider who connects the **customer** to a network. Providers **pay** the **retailer** a bonus if the **customer** maintains his **contract** .

The retailer's objective, therefore, is to minimise 'churn', customers who give up their mobile...

**19/3,K/42** (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2003 Business Wire. All rts. reserv.

00266794 20000427118B7125 (USE FORMAT 7 FOR FULLTEXT)  
**Merit Medical Reports Net Loss On 25 Percent Gain in Revenues for First Quarter 2000**  
Business Wire  
Thursday, April 27, 2000 11:48 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,503

TEXT:

Merit Medical Systems, Inc. (Nasdaq:NMS:MMSI), a **manufacturer** and marketer of proprietary disposable products used in cardiology and radiology procedures, today reported a net loss of \$159,482 on a 25 percent gain in revenues for the first **quarter** ended March 31, 2000.

The **loss** was primarily due to the unexpected business closure of Clinipad Corporation, one of Merit's **customers** , which is unable to **pay** Merit a receivable of about \$340,000. Before recording this charge, the Company would have...

...7 million for the same period last year, a gain of 25 percent. The net **loss** for the **quarter** was \$159,482, or (\$0.02) per share, compared with net income of \$565,123...

...a strong U.S. dollar, the flu outbreak, and higher operating expenses such as health **insurance** costs all came into play during the first quarter--then came the Clinipad expense. Some...

**19/3,K/43** (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

04623430 Supplier Number: 61375734 (USE FORMAT 7 FOR FULLTEXT)  
**PAYTRUST.COM TO PROVIDE SAFEWEB REMOTE BANKING INSURANCE TO ITS ONLINE CUSTOMERS.**  
Item Processing Report, v10, n6, pNA  
April 6, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 185

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...N.J.-based Paytrust, Inc., March 31 announced it will be providing SafeWeb Remote Banking **Insurance** to its on-line customers. This **insurance** program, provided by Travelers Bond, a unit of Travelers Property Casualty Corp. (TAP), will offer **insurance** protection against unauthorized access to a customer's online account, such as an unauthorized bill payment. The SafeWeb **insurance** coverage will automatically apply to every person using Paytrust.com's bill management service, and...The Paytrust service is designed to safeguard the privacy and security of the customer's **financial** information. SafeWeb provides protection for losses arising from circumstances where the customer would normally be responsible for an unauthorized transaction. Additionally, the SafeWeb **policy reimburses customers** for overdraft and **merchant**-assessed returned check fees, as well as any **loss** of interest **income**, which result from a covered unauthorized transaction.

19/3,K/44 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04548966 Supplier Number: 59133343 (USE FORMAT 7 FOR FULLTEXT)

**Success from Failure, A Newsletter with a Vision for the Future To receive information about subscribing to this newsletter including price send request to FirstList, e-mail:mergers@primenet.com - How to Enhance the Value of Your Business.**

Richter, Donald W.

Merger & Acquisition Opportunities: FirstList, pNA

Feb, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 4220

... as pricing becomes more of an issue in today's marketplace. In the latter, a **buyer** will worry about having to increase **pay** scales after an acquisition and this will reduce profitability. Objective: Be sure you have documented...of channels. Buyers generally perceive the least risk in company employed salespersons as opposed to **manufacturer**'s representatives in field sales. However, industry practices generally prevail, at least until a business...it may well be contracted-out on an efficient basis. If the business is a **distributor** or dealer, buyers will be concerned about the risk that **manufacturers** may begin to sell direct, especially with the threat of E-commerce coming over the...

...channel would give you an advantage in the marketplace. If you are a dealer or **distributor**, stay current with the leading edge of changes in your industry, get a ...this area. 4. Customers---type, number, concentration, location. Buyers like businesses that have financially solid **customers** who are not credit or slow-**pay** problems. They will often walk away from companies that have just a few customers that if you can and should do something about poor credit or slow **pay customers**. Maybe you would be better off if you fire them. When one, two or three...

...of sales, your internal red flag should go up. Since it is hard to turn **down business** from existing customers, consider whether you could just take part of their requirements. Also, concentrate...the market. If the trend in pricing is downward, as it has been for automotive **suppliers**, then it raises the question of whether it will reach the point where there is the **manufacturer** had to sell direct to the major customer because

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there was no margin left for the **distributor** . This can have a major impact on value. Objective: if one of the above factors...

...product quality compared to competition. In any case, don't let these factors run your **business down** , as it will steadily lose value. 6.) Products---number,% of ...by products with small sales volume. On the other hand, major customers today want fewer **suppliers** , so there is pressure to expand product offerings. There is also deep interest in whether...competition can or will achieve. If customers are asking for broader product offerings from fewer **suppliers** , make a careful analysis as to whether that will enhance ...enough to justify the added investment and periodic expenses. Maybe you can negotiate a favorable **contract** to be the major **supplier** with controlled pricing. But remember that a **contract** that is easily switched to a competitor will be perceived as a long term risk...in the most obvious category. It may be in a parallel industry , in an upstream **supplier** or downstream **distributor** or customer. Your alternative may be to wait until the obvious buyer population

19/3,K/45 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04548576 Supplier Number: 59132863 (USE FORMAT 7 FOR FULLTEXT)  
**Success from Failure, A Newsletter with a Vision for the Future To receive information about subscribing to this newsletter including price send request to FirstList, e-mail:mergers@primenet.com.**  
Mergers & Acquisitions, Companies Seeking: FirstList, pNA  
Feb, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 4220

... as pricing becomes more of an issue in today's marketplace. In the latter, a **buyer** will worry about having to increase **pay** scales after an acquisition and this will reduce profitability. Objective: Be sure you have documented...of channels. Buyers generally perceive the least risk in company employed salespersons as opposed to **manufacturer** 's representatives in field sales. However, industry practices generally prevail, at least until a business...it may well be contracted-out on an efficient basis. If the business is a **distributor** or dealer, buyers will be concerned about the risk that **manufacturers** may begin to sell direct, especially with the threat of E-commerce coming over the...  
...channel would give you an advantage in the marketplace. If you are a dealer or **distributor** , stay current with the leading edge of changes in your industry, get a ...this area. 4. Customers---type, number, concentration, location. Buyers like businesses that have financially solid **customers** who are not credit or slow- **pay** problems. They will often walk away from companies that have just a few customers that if you can and should do something about poor credit or slow **pay customers** . Maybe you would be better off if you fire them. When one, two or three...

...of sales, your internal red flag should go up. Since it is hard to turn **down business** from existing customers, consider whether you could just take part of their requirements. Also, concentrate...the market. If the trend in pricing is downward, as it has been for automotive **suppliers** , then it raises the question of whether it will reach the point where there is the **manufacturer** had to sell direct to the major customer because there was no margin left for the **distributor** . This can have a major impact on value. Objective: if one of the above factors...



Search Report from Ginger R. DeMille

...product quality compared to competition. In any case, don't let these factors run your **business down**, as it will steadily lose value. 6.) Products---number,% of ...by products with small sales volume. On the other hand, major customers today want fewer **suppliers**, so there is pressure to expand product offerings. There is also deep interest in whether...competition can or will achieve. If customers are asking for broader product offerings from fewer **suppliers**, make a careful analysis as to whether that will enhance ...enough to justify the added investment and periodic expenses. Maybe you can negotiate a favorable **contract** to be the major **supplier** with controlled pricing. But remember that a **contract** that is easily switched to a competitor will be perceived as a long term risk...in the most obvious category. It may be in a parallel industry, in an upstream **supplier** or downstream **distributor** or customer. Your alternative may be to wait until the obvious buyer population

19/3,K/46 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04082806 Supplier Number: 53670541 (USE FORMAT 7 FOR FULLTEXT)

**INDUSTRY BRIEFS.**

Item Processing Report, v10, n2, pNA

Jan 28, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 362

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...plan to do so in 1999. These figures represent a strong indication that billers believe **customers** will choose to **pay** bills electronically as opposed to traditional methods. According to industry pundits, a key reason electronic...

...current electronic payment receipts varies considerably by industry, from a high of 29 percent for **insurance** companies to just 5 percent for the combined cable/telephone industry. (Avivah Litan, Gartner Group...

...s national account database. Scottsdale, Ariz.-headquartered Primary Payment Systems provides services to reduce payment **losses** for **financial** institutions, **retailers** and remittance processors by using a positive checking account database. The database supplies customers with...

19/3,K/47 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03945944 Supplier Number: 50256549 (USE FORMAT 7 FOR FULLTEXT)

**PRODUCT BRIEFS**

Information Technology Report, v5, n13, pN/A

August 15, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1379

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

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...ambulatory healthcare providers. Disc Remittance Gateway Services offers ambulatory healthcare providers an automated to manual **insurance** receipt entry, by electronically routing payment data to each customer's practice management system. Disc...

...daily utilization review activities. FirstSTEPP supports the medical management requirements of HMOs, PSOs, PHOs, TPAs, **insurance** companies and Medicare and Medicaid programs. FirstSTEPP, a distributed client/server system, automates many management...

...Long Island College Hospital (LICH) and Chicago's Louis Weiss Memorial Hospital, have recently signed **contracts** to enter the beta program for HealthShare. HealthShare Two is the latest addition to HealthShare's **comparative analysis** software suite that already includes HealthShare One( and Quality Indicators. Using HealthShare Two, healthcare managers...

...information, contact Patty Rioux at 419-241-5285. Axolotl Corp., Mountain View, CA, has a **contract** with Mississippi Baptist Health Systems (MBHS) to deploy its Elysium Access software to link MBHS...Luke's Hospital in Boise, ID, have purchased CaduCIS Manager. CaduCIS Manager is a clinical **decision support** tool that utilizes statistical methodologies developed at The Wharton School at the University of Pennsylvania...

...or contact Laura Carabello at (201) 641-1911. Syntellect Inc., Atlanta, GA has been awarded **contracts** in excess of \$1.7 million from healthcare institutions, which include Health Net, Connecticut General Life **Insurance** Company, Sherman Health System and a leading health system in Northern Virginia. These companies have...

19/3,K/48 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03898354 Supplier Number: 50064436 (USE FORMAT 7 FOR FULLTEXT)

-DIGITAL: Digital introduces new and enhanced business critical services and capabilities

M2 Presswire, pN/A

June 9, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1105

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...guarantee. Built on a proactive partnership in which Digital shares the risk of downtime with **customers**, Digital agrees to **pay** a penalty for system downtime exceeding the agreed upon limit. --Electronic Site Management Guide (ESMG...

...in keeping their complex computing environments up and running, and feel significant pressure to avoid **loss** of **business** from system downtime. "Teknion's management was looking for a way to justify future IT...

...High-Availability Services) are available worldwide in a variety of packages and statement-of-work **contracts**, and can include scheduled system health checks, proactive patch monitoring, upgrade planning, disaster recovery and...

...and availability requirements. Digital Equipment Corporation, recognized

Search Report from Ginger R. DeMille

for product and service excellence, is a leading **supplier** of high performance, Web-based computing solutions which help enterprises compete in the global marketplace...

19/3,K/49 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01700824 Supplier Number: 42740797 (USE FORMAT 7 FOR FULLTEXT)

**Dear Reader:**

Cosmetic Insiders' Report, v2, n3, pN/A

Feb 10, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 321

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...of the concessions it had to make to end that class action suit by former **distributor** Patricia Arata and others. In a settlement approved by a San Francisco district court, the company agreed to begin an unlimited refund **policy** of up to 90 percent of the unopened, unused products its **distributors** acquired over the past three years. Prior to that cutoff date, **distributors** who incurred monetary loss (and are able to document that loss) get 10 cents back on the dollar. Recruitor- **distributors** must return commissions earned from **sales** of those refund-seeking **distributors** down the line. Earlier in January, Nu Skin paid modest settlements (without admitting wrongdoing) to five...

...to "focus its marketing on the sale of products and not on the recruitment of **distributor** ." Those quotes are from the office of the Michigan attorney general, and explain to a degree why the company agreed to formalize its refund **policy** (and to drop a time limit of 60 days to claim the refund), to monitor **distributor** sales to be sure that 80 percent of monthly product sales are made to at least five retail **customers** , and to **pay** \$75,000 each to Florida and Illinois, \$25,000 to Michigan, and \$20,000 each...

...by Connecticut's attorney general charging "unfair and deceptive acts and practices" in luring potential **distributors** , including allegations of "phenomenal" monthly incomes when the take for most **distributors** averages about \$38! As mentioned here earlier, not since Glenn Turner's Koscot Interplanetary fiasco...

?

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S3	101800	INSURANCE OR POLICY OR RIDER? ? OR CONTRACT? ?
S4	106	S1(6N)(REIMBURS? OR PAY OR PAYING OR REFUND? OR REPAY? OR - (RETURN OR GIVE? OR GIVING)(2W)(PAYMENT OR FUND? ?))
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S6	234	S1(6N)(RISK OR INSURABILITY OR (ASSESS? OR EVALUAT? OR DET- ERMIN? OR ANALYZ? OR ANALYS?)(3N)(CREDIT OR CREDIB? OR STATUS OR RATING))
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S9	3	LACK(2W)PERFORMANCE
S10	1	S3(S)S4(S)S5
S11	0	S3(S)S7(S)S8
S12	47	S1(S)S2(S)S3
S13	9	S3(S)S8
S14	57	S10 OR S12:S13
S15	57	RD (unique items)

? t15/3,k/all

15/3,K/1

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00202723

**Reputation is now insurable!**

Risk Management Letter, v.19, no.6, 1998, p10

ABSTRACT: The Chubb Group has introduced a new liability **insurance** product called reputational damages liability **insurance**. Designed for food processors, **suppliers** and franchisers, this new coverage is offered as an enhancement to Chubb's umbrella liability **policy** to help protect against claims for financial damages made by a **customer** or franchisee alleging that a food-borne illness harmed its reputation and resulted in a ...

15/3,K/2

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00200732

**Understanding the connection between business interruption and reengineering.**

Gebhardt, Klaus; Kelly, Peter  
Journal of Reinsurance, Sum 1998, p1

ABSTRACT: Addresses concerns that the commercial property **insurance** industry has accepted an inordinate amount of risk by insuring **customers**

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who have embraced reengineering practices. Defines business process reengineering (BPR), which is considered dramatic in...

...claims and losses at Milliken and Company, Toyota, Malden Mills, and an unnamed communications measurement **manufacturer**. Provides graphs and charts. Explains how overall mean expected losses could decrease. Reinsurance options are...

15/3,K/3

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00200523

**Brand new business.**

McDonald, Lindsey

Life Insurance International, May 1998, p5

ABSTRACT: **Retailers** in the United Kingdom are trying to capitalize on their well-known brand names and large databases to sell life and health **insurance** and pensions to their **customers**. A number of supermarkets have set up alliances with banks. The pharmaceutical chain, Boots, has entered the long-term savings and protection market with a range of health **insurance** products. Marks and Spencer is using its database of five million cardholders to identify **customers** for its other branded products. It also displays leaflets for its life **insurance** and pension products in its stores, with advisors in the top 60 stores and a...

15/3,K/4

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00199251

**Aetna's net worth.**

Goveia, Terri

Canadian Insurance, Feb 1998, p10

ABSTRACT: When the Aetna Life **Insurance** Company of Canada signed on seven new business partners between 1996 and 1997, they faced major freight problems to move stacks of paper ( **policy** guides and forms) to the growing number of distribution points in the Individual **Insurance** Division (IID). They took advantage of timing and turned to the electronic front, creating a series of intranets and extranets that would bring its partners, **clients** and employees to one place for whatever information they needed. The public is served by the Internet, their producers or **distributors** by the extranet Aetna On-Line, and their business partners and representatives by the private...

15/3,K/5

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00195109

**The annotated, automated Rick Frost.**

Welsh, Lawrence

Canadian Underwriter, Sep 1997, p10

ABSTRACT: States that Rick Frost, the president of the **Insurance** Brokers

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Association of Canada contends that a greater emphasis on professionalism, political action, efficient automated operations, keeping in touch with **clients** and sound management practices will keep competitors at bay, and that these are the keys to the survival of brokers as the leading **insurance distributors**. (Author/PCS)

15/3,K/6

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00195051

**Technology today: strategize to include technology.**  
Professional Agent, Jan 1998, p7

ABSTRACT: Presents views expressed at InsTech '97 by Fred R. Marcon, chairman of **Insurance** Services Office. Predicts that insurers must use information properly and leverage technology to be successful. Believes that companies are becoming cognizant of how the Internet can help with innovative marketing, **customer** service and **supplier** negotiation. (KH)

15/3,K/7

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00193919

**Confronting a growing concern: the risk of undervaluation.**  
Fenelle, Cheryl  
Risk Management, Sep 1996, p80

...ABSTRACT: time inventorying, which delivers supplies just before they are used, reliance on smaller groups of **customers** or **suppliers**, and fewer manufacturing facilities have increased susceptibility to exposures. Mergers and acquisitions, which can result...

...in mind possible time lag (data is obsolete by the time it is incorporated into **insurance contracts**), different rates of depreciation, and volatile stock values, to better determine loss exposures. (Author/JAT)

15/3,K/8

DIALOG(R)File 169:Insurance Periodicals  
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00192367

A comparative analysis of post-loss false swearing and its implications for insurance claims settlement practices.

Amoroso, Henry J.

Federation of Insurance & Corporate Counsel Quarterly, Sum 1997, p445

A comparative analysis of post-loss false swearing and its implications for insurance claims settlement practices.

15/3,K/9

DIALOG(R)File 169:Insurance Periodicals  
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00191373

**Health insurance for the "uninsurable": state high risk pools.**

Browne, Mark

Journal of Insurance Regulation, Sum 1997, p524

ABSTRACT: Presents a **comparative analysis** of state high risk health **insurance** pools, focusing on why pools in some states insure a greater number of high risks...

15/3,K/10

DIALOG(R) File 169:Insurance Periodicals

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00191248

**The year 2000 problem (Y2K).**

Kowatch, Diana

Rough Notes, Aug 1997, p32

...ABSTRACT: from totally erroneous results, entries being rejected, to total system shutdowns. Furthermore an entity's **suppliers** and **customers** may have failed to correct the problem. To date, the extent of coverage from a standard property and casualty **insurance policy** remains in question. Only American International Group presently offers business interruption and legal liability coverage--its "Millenium **Insurance** ." (JK)

15/3,K/11

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00190299

**Deregulation and liberalization of market access: the European insurance industry on the threshold of a new era in competition. Summary.**

Sigma, no.7 1996, p3

...ABSTRACT: of a single EU license has fundamentally changed the commercial environment for some 5,000 **insurance** companies and their almost 400 million potential **customers** in the countries of the European Union. Summarizes a study by Swiss Re based on...

...the structural changes resulting from deregulation will cause fundamental changes in market behavior within the **insurance** industry. This change in market behavior will culminate in different market results: the freedom to set prices, the emergence of alternative sales methods and stiffer competition from new **suppliers** will put pressure on premium rates. (Author/JSS)

15/3,K/12

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00188792

**Insurance in Eastern Europe: a growth industry on the way towards market structures. Objectives and structure.**

Sigma, No.8 1996, p4

...ABSTRACT: the objectives and structure of Swiss Re's report on the

Search Report from Ginger R. DeMille

developments and outlook for **insurance** in Eastern Europe. The main purpose of the survey is to improve the basis for situation assessments, **insurance** company planning and strategy and for appropriate regulatory and economic decision-making. The survey provides an outline of the general economic conditions in the region. This is followed by a **comparative analysis** of market structures and supervisory developments. The premium development in life and non-life **insurance** and the branch structures are then presented before the survey concludes with the outlook for...

15/3,K/13

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00183828

**Fine print.**

Canadian Insurance, Sep 1996, p27

ABSTRACT: After a successful pilot project, the **Insurance** Corporation of British Columbia (ICBC) launched the c.a.r. shop accreditation program throughout the...

...To obtain accreditation, the shops must meet the standards set by the ICBC, the Automotive **Retailers** Association and the B.C. Automobile Dealers Association for **customer** service, equipment, training, and business practice. (Author/JPS)

15/3,K/14

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00181638

**Liability coverage going global.**

Risk Management, Oct 1996, p8

ABSTRACT: Warns U.S. companies to be wary of importing products without certificates of **insurance**. Stresses importance of liability policies that cover both the U.S. **buyer** and its foreign **supplier**. (KH)

15/3,K/15

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00181152

**Wal-mart planning for 128 insurance outlets within next two years.**

Thompsons World Insurance News, Jan 15 1996, p8

ABSTRACT: American **retailer** Wal-Mart is planning to have 128 point-of-sale **insurance** and financial service outlets in its 128 Canadian stores in the next two years. Along with personal lines, **customers** will be able to buy life **insurance**, guaranteed investment certificates, mutual funds and other financial products. They will be called Save-Smart **Insurance** and Financial Services outlets. (Author/BIG)

15/3,K/16

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00180335

**Names make news.**

Canadian Underwriter, Mar 1996, p41

ABSTRACT: Close to 700 KRG **insurance** company partners, **clients**, **customers**, **suppliers** and other guests joined KRG **Insurance** Brokers Inc. staff for the seventh year of fundraising for the Hospital for Sick Children...

15/3,K/17

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00179232

**"Partnerships--mirage or reality?"**

Fenelle, Cheryl

Risk Management, May 1996, p55

ABSTRACT: Describes the Association of **Insurance** and Risk Managers (AIRMIC) Conference at which over 500 delegates attended workshops and sessions. Explores partnerships between **suppliers** and **customers**. International ramifications are discussed. Reviews workshop on how to deal with terrorism. (KH)

15/3,K/18

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00177035

**Zurich-American launches new specialty property programs.**

National Underwriter: Property & Casualty/Risk & Benefits Management, May 29 1995, p11

ABSTRACT: Zurich-American **Insurance** Group has launched new specialty property programs to link property, inland marine and boiler and machinery coverage for eight target **customer** groups. These groups include agriculture, railroads, trucking, mining, wood and paper products, basic material **manufacturers**, crane and heavy lift, and telecommunications and broadcasting. (Entire article) (Author/OPA)

15/3,K/19

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00176440

**Travelers introduces package for small manufacturers.**

Rough Notes, Sep 1995, p88

ABSTRACT: Travelers **Insurance** introduced a commercial package for small **manufacturers** called PacPlus which includes property, inland marine and products liability. Under PacPlus **customers** can add to a businessowners **policy** to customize protection for their needs. The package is designed for a variety of industries...

15/3,K/20

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00176428

**An increasing demand for rapid information availability.**

Holmes, Lynn

Rough Notes, Sep 1995, p72

ABSTRACT: **Policy** Management Systems Corporation provides solutions and services by leveraging its 20 years of experience in automating companies and their distribution channels. As the leading provider of integrated solutions to the **insurance** industry and a charter **distributor** of the Alliance for Productive Technology's non-proprietary Company Module software, the company continues to offer a selection of automated solutions that will ensure its **customers** will retain a competitive edge. (Author/DLF)

15/3,K/21

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00175826

**Manulife, North American Life to merge.**

Connolly, Jim

National Underwriter: Life & Health/Financial Services, Sep 11 1995, p1

ABSTRACT: The new **Manufacturers Life Insurance** Company that emerges from its planned merger with North American Life Assurance Company will be a Canadian **insurance** giant with \$47 billion (Canadian) in assets and access to the growing United States variable annuity market. Size is important, not only because both retail and institutional **customers** have a "heightened sensitivity" but also because investments in data systems and distribution networks make...

15/3,K/22

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00173140

**Turn-key systems shift the risk.**

Nesgos, Peter

Reinsurance, Jul 1995, p18

...ABSTRACT: the latest trends in acquiring and financing space projects. The tendency towards risk sharing among **suppliers** and their **customers** has manifested itself in the continuing interest in turn-key or delivery-in-orbit systems. In its purest sense, a turn-key **contract** for a project implies that the **manufacturer** assumes the entire risk if the project is not delivered on time and does not operate according to prescribed specifications. Prudent **manufacturers** support their warranties with launch and initial operations **insurance**. (Author/JMG)

15/3,K/23

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00172349

**Does the CGL cover products in shipment?**

Wolters, Eugene F.

National Underwriter: Property & Casualty/Risk & Benefits Management, May 22 1995, p17

**ABSTRACT:** Explores whether a Texas **manufacturer** of parts for airplanes needs liability coverage beyond that contained in the commercial general liability (CGL) **policy**, and how extensive the liability coverage should be for a Pennsylvania homeowners **client** who has contracted to have a new private residence built for him on vacant property he, the **client**, owns. (JMB)

15/3,K/24

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00169410

**Shed the sales hat; tell clients the facts.**

Villars, Annette K.

Bests Review: Life/Health, Jun 1995, p80

**ABSTRACT:** Discusses why it is important for the life **insurance** agent to prepare an in-force illustration for each **client** at least every three years. An in-force illustration re-projects the original **insurance** plan's goals and premium requirements. The agent should act as an advocate to monitor economic conditions for the **client**. **Manufacturers Life Insurance** Company has begun such a process. (Author/JRZ)

15/3,K/25

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00166016

**Zurich-American Insurance targets several new customer groups.**

Bests Review: Property/Casualty, May 1995, p64

**ABSTRACT:** Zurich-American **Insurance** Group is rolling out new programs for the following **customer** groups: agricultural business, wood and paper products, basic material **manufacturers**, trucking, crane and heavy lift operations, railroads, mining, telecommunications and broadcasting. (Author/SCP)

15/3,K/26

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00155224

**Getting closer to the customer.**

Armstrong, Liz

Canadian Insurance, Apr 1994, p7

...**ABSTRACT:** in an effort to cozy up to their policyholders. Policyholders are being viewed increasingly as **customers**. While the broker companies are careful to stress loyalty to their **distributors**, several **insurance** products are now being packaged and promoted in a way that puts the company name...

15/3,K/27

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00154411

**Carrier joins with franchisor for broadened distribution.**

Bests Review: Property/Casualty, Jul 1994, p69

ABSTRACT: **Insurance** Express Service and Mail Boxes Etc. have formed an alliance to allow **customers** to apply for nonstandard automobile and motorcycle **insurance** at the postal **retailer**'s service centers.  
(Author/SCP)

15/3,K/28

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00145932

**Customized coverages from Royal Insurance.**

Risk Management, Nov 1993, p77

ABSTRACT: Royal **Insurance**, Charlotte, North Carolina, is designing **insurance** programs for **customers** in over 20 specific industries, beginning with property, liability, and specialty coverages for auto parts **manufacturers** and food processors. (BAB)

15/3,K/29

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00143387

**Reasonable care requirements under property insurance policies: a comparative analysis of the United Kingdom and the United States.**

Hamwi, Alex M.; Ruegger, Durwood

Journal of Insurance Regulation, Spr 1993, p344

**Reasonable care requirements under property insurance policies: a comparative analysis of the United Kingdom and the United States.**

15/3,K/30

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00141067

**A comparison of the Code's treatment of governmental retirement plans and private sector plans.**

Watkins, Carlton A.

Journal of Pension Planning and Compliance, Sum 1993, p45

ABSTRACT: Provides a **comparative analysis** of the treatment of qualified governmental retirement plans (public plans) and private sector retirement plans...

...consequently, the provision of retirement benefits under both public and private plans. From there, a **policy** analysis considers whether these

rules are adequate and whether the administration and application of the  
...

15/3,K/31

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00140756

**U.K. banks moving on insurers' turf in big way.**

Howard, Lisa S.

National Underwriter: Life & Health/Financial Services, May 10 1993, p6

ABSTRACT: No longer satisfied to be mere **distributors** for insurers, all the major U.K. banks now have acquired a controlling interest in life companies or are continuing actively to develop their existing life **insurance** arms. The trend is taking its toll on smaller life insurers and independent financial advisers...

...are competing for a finite market share with the banks that have a ready-made, **client** base--"warm leads" galore. (Author/FMM)

15/3,K/32

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00134274

**Pollution risks may threaten agents.**

Mulcahy, Colleen

National Underwriter: Property & Casualty/Risk & Benefits Management, Nov 16 1992, p3

ABSTRACT: Virtually all **insurance** agents have **clients** with potentially significant pollution exposures that must be addressed. Such divergent professionals as landscapers, truckers and **merchants** have potential exposures from radon to lead paint to underground storage tanks. An insured facing...

15/3,K/33

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00132695

**ITT Hartford policy covers manufacturer's product defects.**

Rough Notes, Jul 1992, p41

ABSTRACT: ITT Hartford **Insurance** Group introduced a **manufacturers** consequential product liability **policy** called FailSafe, which protects against losses due to product defects. It will be offered initially to **manufacturers** of electronic components and equipment. The products defects coverage applies if a policyholder's **customer** suffers a loss of income, reduced profits or additional expenses caused by a product defect  
...

15/3,K/34

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00131207

**Amalgamated restructures to enter benefit mkt.**

Intindola, Brendan

National Underwriter: Life & Health/Financial Services, Mar 2 1992, p26

ABSTRACT: Amalgamated Life **Insurance** Company has recast its legal charter to facilitate a push into markets beyond its traditional **customer** base of unionized textile and clothing **manufacturers**. The company will be a full-service employee benefits provider. The five existing subsidiaries, including...

15/3,K/35

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00127006

**Playing the insurance strategy game.**

Cole, Mitchell J.

National Underwriter: Property & Casualty/Risk & Benefits Management, Mar 30 1992, p9

ABSTRACT: EFI Electronics is one of a growing number of companies making strategic use of **insurance**. EFI, a **manufacturer** of surge protectors and other power-conditioning devices, now offers **customers** a Triple Crown warranty for repairs or replacement. Likewise, the insurers protecting EFI, and others like them, are creating new applications of **insurance**, and thus creating new markets using **insurance** to add value to industrial and consumer goods and to financial, health and other services...

15/3,K/36

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00121505

**Insurers can't say regulators to blame for woes.**

Bradford, Michael

Business Insurance, Dec 9 1991, p6

...ABSTRACT: for their problems, says Robert M. Steinberg, chairman and chief executive officer of Reliance National **Insurance** Company. Insurers believe that "if only the regulators would back off, **insurance** prices would seek their own level, profitability would return and everybody--**suppliers** and **customers** alike--would be a lot better off," he said.  
(Author/CJF)

15/3,K/37

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00113520

**Self-storage co. offers new program.**

Dauer, Christopher

National Underwriter: Property & Casualty/Risk & Benefits Management, Feb 11 1991, p21

Search Report from Ginger R. DeMille

ABSTRACT: MiniCo, a full service **supplier** of **insurance** to the self-storage industry, has introduced a program that allows facilities to offer \$1,000 coverage to tenants at no cost to the **customer**. The program is called "Every Space Insured" and is offered as an endorsement to MiniCo's "Minipak Gold" commercial property and liability **policy**.  
(Author/BG)

15/3,K/38

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00111913

**Mining for gold.**

Jaffe, Alfred I.

National Underwriter: Property & Casualty/Risk & Benefits Management, Sep 17 1990, p13

ABSTRACT: Probably the most undersold and underbought form of **insurance** needed by **manufacturers**, wholesalers and **distributors**--but rarely by **retailers** and most service firms--is credit **insurance**. Credit **insurance** protects the insured against loss of receivables because one or more of its **clients** can't pay because of insolvency. (Author/OPA)

15/3,K/39

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00107400

**A taxing problem for insurers and policyholders.**

Schussel, Mark L.

Risk Management, Nov 1990, p73

...ABSTRACT: impact on property and casualty insurers and policyholders, according to speakers at the Risk and **Insurance** Management Canadian Risk Management Conference. Most **manufacturers** and **suppliers** who collect the tax on their sales can obtain a full credit for it, but financial services companies are barred from collecting the tax from **customers**.  
(JEI)

15/3,K/40

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00096805

**Bank ins. link--12-step process.**

National Underwriter: Property & Casualty/Risk & Benefits Management, Jul 10 1989, p39

ABSTRACT: A **comparative analysis** of available products is the "real heart" of the evaluation process for a bank considering the **insurance** business, a speaker, Mrs. Gemsy A. Kennedy, told a seminar on banks entering **insurance** sponsored by the Financial Institutions **Insurance** Association, Corte Madera, California. (Author/FMM)

15/3,K/41

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00094750

**N.Y. bank sells annuities, term life via kiosk.**

Koco, Linda

National Underwriter: Life & Health/Financial Services, Oct 16 1989, p24

**ABSTRACT: Manufacturers** Hanover Trust Company has introduced an interactive system called Personal Financial Assistant which allows bank **customers** to purchase annuities and term life **insurance** through an automated, kiosk-like unit located in the bank lobby. The unit can rate and sell policies from various insurers, print out **policy** applications, and issue annuity **contracts**. It also has the capacity to handle bank loans and sell various bank products. (CKP)

15/3,K/42

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00091633

**St. Paul adds coverages to manufacturers' output policy.**

Rough Notes, Jun 1989, p40

**ABSTRACT: St. Paul Fire and Marine Insurance** Company has added blanket earnings and expense protection and electronic data processing coverage to its **manufacturers' output policy**. This **policy** is the St. Paul's inland marine **insurance** form for preferred manufacturing, distributing, processing and wholesaling **customers**. The **policy** now covers direct physical loss of damage to computer equipment, media data and programs which...

15/3,K/43

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00091296

**Some advice for banks considering insurance.**

Haggerty, Alfred G.

National Underwriter: Life & Health/Financial Services, Jul 3 1989, p5

**ABSTRACT: A comparative analysis** of available products is the crux of the evaluation process for a bank considering the **insurance** business, Gemsy A. Kennedy told a seminar on banks entering the **insurance** business. The seminar was sponsored by the Financial Institutions **Insurance** Association, Corte Madera, California. (Author/CLW)

15/3,K/44

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00090968

**Hartford introduces improvements to commercial property policies.**

Rough Notes, Apr 1989, p34

**ABSTRACT: The Hartford Insurance** Group has made more than 20 coverage enhancements to its commercial property coverages in order to better meet the needs of commercial **customers**, such as **distributors**,



**manufacturers** , municipalities, hospitals, **retailers** , and educational institutions. (Author/DF)

15/3,K/45

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00089320

**Survivorship life unlocks markets.**

National Underwriter: Life & Health/Financial Services, Jul 10 1989, p7

ABSTRACT: Survivorship life **insurance** is "the clear investment of choice" for **clients** with \$2 million to \$10 million in assets; and it's "the only game in town" for **clients** with more than \$10 million in assets, because they are faced with the maximum estate tax bracket of 60 percent, said Eugene S. Weil, a **Manufacturers** Life agent in Chicago, Illinois, at the annual meeting of the Million Dollar Round Table...

15/3,K/46

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00082270

**Australia follows litigious Yankee lead.**

Shapiro, Stacy

Business Insurance, Oct 17 1988, p44

...ABSTRACT: like the United States civil justice system each day, which could lead to higher liability **insurance** premiums and reduced capacity for the country's **insurance buyers** . In addition, the Australia Law Reform Commission is drafting legislation that would permit claimants to file class-action suits, allow attorneys to charge contingency fees and impose strict liability on **manufacturers** and importers for products that cause injury. (Author/OPA)

15/3,K/47

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00081107

**Manufacturers Life--universal life.**

Insurance Sales, Jul 1988, p42

ABSTRACT: The **Manufacturers** Life **Insurance** Company, Toronto, Ontario, introduced a new universal life product designed to meet the needs of affluent and business **clients** . It is called The Performance Plus.  
(Author/SAV)

15/3,K/48

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00078098

**Manufacturers-U.S. permanent life aims at top equity values.**

National Underwriter: Life & Health/Financial Services, Oct 17 1988, p15

Search Report from Ginger R. DeMille

ABSTRACT: Examines Equity Whole Life, the new permanent life **policy** offered by **Manufacturers Life Insurance** Company. The primary objective of this **policy** is to generate high equity values, with the expectation that the **client** may draw those values out of the **policy** at some point in the future. (CKP)

15/3,K/49

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00075089

**Manufacturers Life has UL plan with an interest bonus.**

National Underwriter: Life & Health/Financial Services, May 9 1988, p9

ABSTRACT: **Manufacturers Life** has plugged a tenth-year interest bonus into its new **Manufacturers Performance Plus**, a universal life **contract** for affluent and business **clients**. (Author/OPA)

15/3,K/50

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00074379

**Manufacturers Life.**

Clarke, Anne Gilmore; Lavelle, William V.  
Bests Review: Life/Health, Jun 1988, p96

ABSTRACT: **Manufacturers Performance Plus** is a universal life **policy** with a minimum face amount of \$250,000. The **policy** is designed for affluent **clients**. (Author/SF)

15/3,K/51

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00069511

**PIANY report examines contingency contracts.**

National Underwriter: Property & Casualty/Employee Benefits, Feb 22 1988, p9

ABSTRACT: The Professional **Insurance Agents** of New York State released a report entitled "Profit Sharing **Contracts** : A Guide to **Comparative Analysis** " which looks at agreements used in New York State. According to Daniel Benerofe, president of the group, agencies receive between 7 and 11 percent of their total revenue from contingency **contracts**, and the amount of profit sharing can vary considerably from company to company, and from...

15/3,K/52

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00058216

**Adequate E & O coverage a necessity for life agents.**

Neighbors, John W.

National Underwriter: Life & Health/Financial Services, Jul 27 1987, p7

...ABSTRACT: times out of 10, are unintentionally made through neglect or sloppy business practice. E&O **insurance** reimburses an injured **client** for direct **financial loss**. Hidden **losses** can have a larger and more long-range effect on the practitioner and his business than any settlement. An E&O **policy**, won't cover a loss of reputation with clients, community, colleagues, company, staff or family...

15/3,K/53

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00034594

**A software model.**

Sirois, Richard  
Canadian Insurance, Jul 1985, p38

...ABSTRACT: to use and user-friendly. The system should give you eight basic input programs: new **client** /proposal, **client** management, **policy** management, recording of payment, **suppliers** management, recording of expenses to **suppliers**, manual adjustment of **client** account and G/L (general ledger), and G/L management. (Author)

15/3,K/54

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00032576

**Underwriters sold.**

Business Insurance, Apr 15 1985, p106

ABSTRACT: Reviews purchase of Underwriters **Insurance** Company, a wholly owned subsidiary of Employers **Insurance** of Wausau, by the Lancer Financial Group, which will change Underwriters name to the Lancer **Insurance** Company and use it to develop **insurance** products for the employees, **suppliers**, and **customers** of Lancer Financial Group shareholders. (Author/KH)

15/3,K/55

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00028081

**National card system would include insurance.**

Bests Review: Life/Health, Jun 1985, p96

ABSTRACT: OneCard International, Los Angeles, California, is offering **insurance** companies a credit card that will allow **customers** not only access to complete information on their health **insurance**, but also access to any or all of their various accounts, including checking accounts, saving accounts, bank card accounts, IRA accounts, CMA accounts, **merchant** accounts and oil company accounts. (Author)

15/3,K/56

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00022074

**Competitors or associates.**

Fitzgerald, John Bernard, Jr.  
International Insurance Monitor, Nov 1984, p15

...ABSTRACT: however. The bank or demand guarantee is an indemnity instrument, an unconditional obligation. The surety **contract** guarantees the successful completion of a contractual obligation; it is a conditional instrument. Sureties prequalify contractors for the owners of projects and **suppliers** of materials. All parties stand to gain if banks and sureties have a closer understanding of each other's strengths. Sureties could also look at more creative ways to serve **customers** with new products.  
(Author/JB)

**15/3,K/57**

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00018759

**Dynamics of pension reform: the case of Ontario.**

Baker, Yves; Sahin, Izzet  
Journal of Risk and Insurance, Dec 1984, p652

...ABSTRACT: improve the effectiveness of employment pension plans, the Ontario Government recently formulated a number of **policy** initiatives as potential amendments to the Pension Benefits Act of 1965. Presents a **comparative analysis** of pension benefits and pension costs associated with these initiatives, as they are added to...

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Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

**ABSTRACT:**

WOOD GUNDY INC. report by O'Reilly, R.  
London **Insurance** continues to benefit from its well-focussed business  
strategy. The positive effects of broad cost...

...loans losses, improved mortality, lower health claims and better  
underwriting and expense ratios in general **insurance** have combined to  
more than offset lower investment yields to generate continued positive  
trends in...

...1992 is expected to decline from 1991 due to lower interest rates and  
interest-rate- **linked** preferred dividend income, lower **merchant** banking  
income due to reduced assets in this high return area stemming from loan  
**repayments** to Trilon, and an increased **loss** from Royal LePage in the  
weak residential real estate markets. Most of this decline will...

**2/3,K/2 (Item 1 from file: 340)**

DIALOG(R) File 340:CLAIMS(R)/US Patent  
(c) 2003 IFI/CLAIMS(R). All rts. reserv.

10122124 2002-0065731

**E/SYSTEM AND METHOD FOR ASSISTING A BUYER IN SELECTING A SUPPLIER OF GOODS**

Search Report from Ginger R. DeMille

**OR SERVICES**

Inventors: Schloss Robert J (US)  
Assignee: Unassigned Or Assigned To Individual  
Assignee Code: 68000

	Kind	Publication Number	Date	Application Number	Date
	A1	US 20020065731	20020530	US 2000725769	20001130
Priority Applic:				US 2000725769	20001130

Non-exemplary Claims: ...30. A method of **linking buyers** with **sellers**, comprising: providing an **insurance** company which offers an **insurance** policy which **reimburses** a buyer for economic **damage** resulting from said buyer buying goods or services from a first seller; and maintaining, at said **insurance** company, a database which includes a directory of sellers and ratings which said **insurance** company has assigned to each of said sellers; and wherein said **insurance** company further: (a) selects a second seller from said directory who has a more favorable...

**2/3,K/3 (Item 1 from file: 542)**

DIALOG(R)File 542:SEC Online(TM) 10-K Reports  
(c) 1987-1997 SEC Online Inc. All rts. reserv.

2363173

**BA MERCHANT SERVICES INC - 1996 10K Report**

Publication Date: 12/31/96

**TEXT:**

...each demand deposit  
or current or similar account, either with Bank or another financial institution, **linked** to a customer under a **Merchant** Agreement, in accordance with Section 5.3;

(h) Operating Permits. Subject to Section 7.1...the bank accounts of the Asian Businesses, subject to Section 5.3;

(e) Policies of **insurance**, fidelity, surety or similar bonds and the coverages afforded thereby;

(f) Any assets of Bank...

...or any of the Retained Liabilities (as hereinafter defined), including, without limitation, any rights to **reimbursement** for **damages**, fees or expenses.

Section 1.4 Terms Related to the Transfer of Assets. Title to...

...Asian Business shall pass to  
BAMSI at the Closing for such Asian Business. Bank's **insurance** coverage for such Asian Business and the related Assets shall cease as of such Closing...

**2/3,K/4 (Item 2 from file: 542)**

DIALOG(R)File 542:SEC Online(TM) 10-K Reports

Search Report from Ginger R. DeMille

(c) 1987-1997 SEC Online Inc. All rts. reserv.

1976525

AIR METHODS CORP

- 1995 10K Report

Publication Date: 12/31/95

TEXT:

...13,470 \$6,808

Includes aircraft acquired under capital leases.

The Company generally pays all **insurance**, taxes, and maintenance expenses for each aircraft in its fleet. Because helicopters are insured at replacement cost which usually exceeds book value, the Company believes that helicopter accidents covered by **insurance** will generally result in full **reimbursement** of any **damages** sustained. In the ordinary course of business, the Company may from time to time purchase...

...make up the majority of the Company's fleet. Bell Helicopter is a major helicopter **manufacturer** with extensive **links** to the defense industry, and the Company does not anticipate any interruption in Bell's...

2/3,K/5 (Item 3 from file: 542)

DIALOG(R)File 542:SEC Online(TM) 10-K Reports

(c) 1987-1997 SEC Online Inc. All rts. reserv.

1734203

AIR METHODS CORP

- 1994 10K Report

Publication Date: 12/31/94

TEXT:

...capital leases.

With respect to the Company's leased aircraft, the Company generally pays all **insurance**, taxes, and maintenance expenses. Helicopters are insured at replacement cost, which generally exceeds book value. The Company believes that helicopter accidents reimbursable by **insurance** will generally result in full **reimbursement** of any **damages** sustained. In the ordinary course of business, the Company may from time to time purchase...

...make up the majority of the Company's fleet. Bell Helicopter is a major helicopter **manufacturer** with extensive **links** to the defense industry, and the Company does not anticipate any interruption in Bell's...

2/3,K/6 (Item 4 from file: 542)

DIALOG(R)File 542:SEC Online(TM) 10-K Reports

(c) 1987-1997 SEC Online Inc. All rts. reserv.

1384000

AIR METHODS CORP

- 1994 10K Report

Search Report from Ginger R. DeMille

Publication Date: 06/30/94

TEXT:

...18,248

With respect to the Company's leased aircraft, the Company generally pays all **insurance**, taxes, and maintenance expenses. In the ordinary course of business, the Company may from time...

...Helicopters are insured at replacement cost, which generally exceeds book value. Helicopters accidents reimbursable by **insurance** generally result in full **reimbursement** of any **damages** sustained.

The Company also maintains an inventory of various spacer parts and components for use...

...up the majority of the Company's aircraft fleet. Bell Helicopter is a major helicopter **manufacturer** with extensive **links** to the defense industry, and the Company does not anticipate any interruption in Bell's...

**2/3,K/7 (Item 5 from file: 542)**

DIALOG(R)File 542:SEC Online(TM) 10-K Reports  
(c) 1987-1997 SEC Online Inc. All rts. reserv.

1075914

**AIR METHODS CORP - 1993 10K Report**

Publication Date: 06/30/93

TEXT:

...209,571

With respect to the Company's leased aircraft, the Company generally pays all **insurance**, taxes, and maintenance expenses. In the ordinary course of business, the Company may from time...

...Helicopters are insured at replacement cost, which generally exceeds book value. Helicopter accidents reimbursable by **insurance** generally result in full **reimbursement** of any **damages** sustained.

The Company also maintains an inventory of various spare parts and components for use...

...up the majority of the Company's aircraft fleet. Bell Helicopter is a major helicopter **manufacturer** with extensive **links** to the defense industry, and the Company does not anticipate any interruption in Bell's...

**2/3,K/8 (Item 6 from file: 542)**

DIALOG(R)File 542:SEC Online(TM) 10-K Reports  
(c) 1987-1997 SEC Online Inc. All rts. reserv.

1020205

**AIR METHODS CORP - 1992 10K Report**

Publication Date: 06/30/92



Search Report from Ginger R. DeMille

TEXT:  
...819,200

With respect to the Company's leased aircraft, the Company generally pays all **insurance**, taxes, and maintenance expenses. In the ordinary course of business, the Company may from time...

...Helicopters are insured at replacement cost, which generally exceeds book value. Helicopter accidents reimbursable by **insurance** generally result in full **reimbursement** of any **damages** sustained.

The Company also maintains an inventory of various spare parts and components for use...  
...up the majority of the Company's aircraft fleet. Bell Helicopter is a major helicopter **manufacturer** with extensive **links** to the defense industry, and the Company does not anticipate any interruption in Bell's...

**2/3,K/9 (Item 1 from file: 545)**  
DIALOG(R)File 545:Investext(R)  
(c) 2003 Thomson Financial Networks . All rts. reserv.

02868899  
**Trilon Financial - Company Report**  
WOOD GUNDY INC.  
O'Reilly, R.  
CANADA

DATE: September 16, 92  
INVESTEXT(tm) REPORT NUMBER: 1254932, PAGE 0 OF 7, CONTENTS PAGE  
This is a(n) COMPANY report.

REPORT ABSTRACT:  
...merchant banking income due to reduced assets  
in this high return area stemming from loan **repayments** to Trilon, and  
an increased **loss** from Royal LePage in the weak residential real  
estate markets. Most of this decline will...

**2/3,K/10 (Item 1 from file: 654)**  
DIALOG(R)File 654:US Pat.Full.  
(c) Format only 2003 The Dialog Corp. All rts. reserv.

0005011069 \*\*IMAGE Available  
Derwent Accession: 2002-547128  
**System and method for assisting a buyer in selecting a supplier of goods or services**  
Inventor: Robert Schloss, INV  
Correspondence Address: McGuire Woods, LLP, Suite 1800 1750 Tysons Blvd,  
McLean, VA, 22102, US

	Publication Number	Kind	Date	Application Number	Filing Date
Main Patent	US 20020065731	A1	20020530	US 2000725769	20001130

Fulltext Word Count: 7342

Exemplary or Independent Claim(s):

...30. A method of **linking buyers** with **sellers**, comprising:  
 providing an **insurance** company which offers an **insurance** policy  
 which **reimburses** a buyer for economic **damage** resulting from said  
 buyer buying goods or services from a first seller; and maintaining,  
 at said **insurance** company, a database which includes a directory of  
 sellers and ratings which said **insurance** company has assigned to  
 each of said sellers; and wherein said **insurance** company further:  
 (a) selects a second seller from said directory who has a more  
 favorable...

2/3,K/11 (Item 2 from file: 654)

DIALOG(R)File 654:US Pat.Full.

(c) Format only 2003 The Dialog Corp. All rts. reserv.

0004991521 \*\*IMAGE Available

Derwent Accession: 2002-443428

**Further improved system and methods for computing to support decomposing  
 property into separately valued components**

Inventor: Richard Graff, INV

Correspondence Address: Peter K. Trzyna, P.O. Box 7131, Chicago, IL, 60680,  
 US

	Publication Number	Kind	Date	Application Number	Filing Date
	-----	--	-----	-----	-----
Main Patent	US 20020046144	A1	20020418	US 2001785254	20010216
Continuation	US 6192347			US 98134451	19980814
CIP	US 5802501			US 94181632	19940112
CIP	ABANDONED			US 92967644	19921028

Fulltext Word Count: 387287

Description of the Invention:

...processor or a 386 central processor with a math coprocessor.

Digital Computer 14 is operably **linked** to a Keyboard 16, for receiving  
 Input Data 18 (described more particularly below with regard...

...0122] Digital Computer 14 is additionally operably **linked** to Memory  
 System 28, comprising a means for storing Logic Means 30, such as a...the  
 occurrence of a Casualty Loss. See "THE LEASE-Fire and Other  
 Casualty."Rental Interruption **Insurance** . Provided the same may be  
 obtained on commercially reasonable terms, the Trustee shall, or shall...

...maintain at all times during the last two years of the Initial Term  
 rental interruption **insurance** in an amount equal to the lesser of (i)  
 125% of the Prepayment Amount applicable Initial Term. Such rental  
 interruption **insurance** shall be on such terms and conditions as shall  
 be customary insuring the Trust against interruption of rental payments  
 under the Lease, and the cost of such rental interruption **insurance**  
 shall constitute a Reimbursable Cost under the Trust Agreement. Such  
 rental interruption **insurance** shall be written by a company having a  
 claims-paying ability rating of "BBB+" or...

Search Report from Ginger R. DeMille

...0516] To fund its obligations to maintain rental interruption **insurance** , the Trustee shall establish and maintain a segregated trust account (the "Rental **Insurance** Reserve Account"), into which shall be deposited from funds otherwise constituting Distributable Funds on the...

...Date with respect to the Certificates the amount of \$28,200. Funds in the Rental **Insurance** Reserve Account will be invested as provided in the Trust Agreement in Eligible Investments. If, after acquiring such rental interruption **insurance** during the last two years of the Initial Term, there shall remain any unapplied balance in the Rental **Insurance** Reserve Account, such unapplied balance shall be distributed to the Certificate holders...

2/3,K/12 (Item 1 from file: 713)

DIALOG(R)File 713:Atlanta J/Const.

(c) 2003 Atlanta Newspapers. All rts. reserv.

10802046

**DAILY BRIEFING**

Atlanta Journal-CONSTITUTION (AJ-CONSTITUTION) - Saturday, October 28, 2000

By: From staff and wire reports

Edition: Home Section: Business Page: E2

Document Type: Brief

Word Count: 3,151

**TEXT:**

... Grand Ice Cream said it agreed to expand its distribution of Chunky Monkey and other **premium** ice cream brands made by Ben & Jerry's Homemade Inc. in U.S. grocery stores...

... in their personal finances, few fail to make their home mortgage payments. Because homeowners are **repaying** their mortgages as never before, credit **losses** for Fannie Mae, which owns or guarantees \$1.57 trillion in home mortgage loans, ... sale of demographic data, Chief Executive Kate Buggeln said. Visitors to the site will be **linked** to apparel **manufacturers** and retailers instead of purchasing items directly from Boo.com. Fashionmall.com also plans to...

?

# Search Report from Ginger R. DeMille

? show files

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200373  
 (c) 2003 Thomson Derwent  
 File 344:Chinese Patents Abs Aug 1985-2003/Apr  
 (c) 2003 European Patent Office  
 File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)  
 (c) 2003 JPO & JAPIO  
 File 371:French Patents 1961-2002/BOPI 200209  
 (c) 2002 INPI. All rts. reserv.  
 File 2:INSPEC 1969-2003/Nov W1  
 (c) 2003 Institution of Electrical Engineers  
 File 35:Dissertation Abs Online 1861-2003/Oct  
 (c) 2003 ProQuest Info&Learning  
 File 65:Inside Conferences 1993-2003/Nov W2  
 (c) 2003 BLDSC all rts. reserv.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct  
 (c) 2003 The HW Wilson Co.  
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul  
 (c) 2003, EBSCO Pub.  
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct  
 (c)2003 Info.Sources Inc  
 File 474:New York Times Abs 1969-2003/Nov 13  
 (c) 2003 The New York Times  
 File 475:Wall Street Journal Abs 1973-2003/Nov 13  
 (c) 2003 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 The Gale Group

? ds

Set	Items	Description
S1	509104	BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR CUSTOMER? ? OR C-LIENT? ?
S2	17683	SELLER? ?
S3	799042	INSURANCE OR POLICY OR RIDER? ? OR CONTRACT? ?
S4	8623	S1(6N)(REIMBURS? OR PAY OR PAYING OR REFUND? OR REPAY? OR -(RETURN OR GIVE? OR GIVING)(2W)(PAYMENT OR FUND? ?))
S5	87682	(ECONOMIC OR FINANCIAL OR BUSINESS OR CORPORATE OR QUARTER? OR FISCAL OR SALES OR BUDGETARY OR BUDGET OR INCOME OR PROFIT?)(5N)(LOSS OR LOSSES OR DAMAGE? ? OR NEGATIVE OR DOWN)
S6	1875	S1(6N)(RISK OR INSURABILITY OR (ASSESS? OR EVALUAT? OR DETERMIN? OR ANALYZ? OR ANALYS?)(3N)(CREDIT OR CREDIB? OR STATUS OR RATING))
S7	35513	DSS OR DECISION()SUPPORT? OR (DECISION OR DECID?)(3N)(ISSUE OR ISSUANCE OR OFFER)
S8	17825	COMPARATIVE()(ANALYSIS OR EVALUATION OR ASSESSMENT)
S9	219	LACK(2W)PERFORMANCE
S10	10	S1(S)S2(S)S3(S)S5
S11	14	S1 AND S2 AND S3 AND S5
S12	1	S6 AND S11
S13	14	S10:S12
S14	1041	S1 AND S2 AND S3
S15	52	S2 AND S3 AND S4
S16	65	S13 OR S15
S17	51	S16 FROM 2,35,65,99,233,256,474,475,583
S18	14	S16 NOT S17
S19	14	RD (unique items)
S20	48	S17 NOT PY>2000
S22	48	RD (unique items)
?		

Search Report from Ginger R. DeMille

? t19/4/all

19/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2003-670836/200363|

XR- <XRPX> N03-535663|

TI- Provider-led discounting method for merchandise or service involves using computer to determine discount data depending on current share of merchandise or service based on condition table, and notifying **seller** of determined discount data|

PA- FUJITSU LTD (FUIT )|

AU- <INVENTORS> OKUYAMA M|

NC- 002|

NP- 002|

PN- US 20030126008 A1 20030703 US 2002106310 A 20020326 200363 B|

PN- JP 2003196460 A 20030711 JP 2001401273 A 20011228 200363|

AN- <LOCAL> US 2002106310 A 20020326; JP 2001401273 A 20011228|

AN- <PR> JP 2001401273 A 20011228|

LA- US 20030126008(51); JP 2003196460(30)|

AB- <PN> US 20030126008 A1|

AB- <NV> NOVELTY - The method involves using a computer to determine the discount data depending on the current share of the merchandise or service based on a condition table, and notifying a **seller** (11) of the determined discount data.|

AB- <BASIC> DETAILED DESCRIPTION - The computer refers to the condition table in which a discount condition is associated with a market share of the merchandise or service when a **purchaser** buys the merchandise or service.

INDEPENDENT CLAIMS are included for the following:

(a) the data processor;

(b) the computer-readable storage medium storing the program used in the discounting method; and

(c) the propagation signal for propagating the computer program.

USE - Provider-led discounting method for merchandise or service.

ADVANTAGE - Improves market share efficiently using information process on the sales of merchandise or service. Sets discount condition depending on market share to promote sales of merchandise or service. Reduces preparatory survey for a sales campaign plan and period and process steps required to make a prediction. Ensures that a campaign can be started earlier and possible **sales loss** due to the delay of the sales campaign can be avoided. Ensures labor-saving and shortened campaign cycle, ensuring that period and process steps can be utilized for sales promotion planning other than discounting process. Adapts dynamic discount strategy associated with share fluctuation to attain target share. Reduces load on **seller** and provider since management of discount condition depending on merchandise share can be committed to a middleman in advance. Ensures effective sales promotion and preparation of merchandise **policy**.

DESCRIPTION OF DRAWING(S) - The figure shows the discounting method.

**Seller** (11)

pp; 51 DwgNo 1/39|

DE- <TITLE TERMS> LED; DISCOUNT; METHOD; MERCHANDISE; SERVICE; COMPUTER; DETERMINE; DISCOUNT; DATA; DEPEND; CURRENT; SHARE; MERCHANDISE; SERVICE; BASED; CONDITION; TABLE; NOTIFICATION; DETERMINE; DISCOUNT; DATA|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-N01A1; T01-N01A2A; T01-N01A2C; T01-S03|

Search Report from Ginger R. DeMille

FS- EPI||

19/4/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2003-046778/200304|  
XR- <XRPX> N03-036910|  
TI- Electronic commerce method has third-party credit security institution|  
PA- NAGASAKA Y (NAGA-I); TAKEHARA K (TAKE-I)|  
AU- <INVENTORS> NAGASAKA Y; TAKEHARA K|  
NC- 036|  
NP- 001|  
PN- WO 200277886 A1 20021003 WO 2001JP3224 A 20010416 200304 B|  
AN- <LOCAL> WO 2001JP3224 A 20010416|  
AN- <PR> JP 200187188 A 20010326|  
FD- WO 200277886 A1 G06F-017/60  
    <DS> (National): AT AU CA CH CN CZ DE DK ES FI GB HU IL IN JP KR LU MX  
    NO NZ PL PT RU SE SG TR US ZA  
    <DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
    TR|  
LA- WO 200277886(J<PG> 33)|  
DS- <NATIONAL> AT AU CA CH CN CZ DE DK ES FI GB HU IL IN JP KR LU MX NO NZ  
    PL PT RU SE SG TR US ZA|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;  
    NL; PT; SE; TR|  
AB- <PN> WO 200277886 A1|  
AB- <NV> NOVELTY - A commodity **seller** (100), a **buyer** (200), and a  
    third-party credit security institution (300) making a **contract** with  
    the **seller** and compensating for the loss of the **buyer** if caused by  
    a transaction between the **seller** and **buyer** are connected through a  
    network such as the Internet.|  
AB- <BASIC> USE - For e-commerce.  
    ADVANTAGE - Therefore if the **buyer** suffers a **financial loss** ,  
    the institution compensates the **buyer** for the loss. Thus, with no  
    anxiety, the **buyer** can buy a commodity or receive a welfare service.  
    DESCRIPTION OF DRAWING(S) - commodity **seller** (100)  
        **buyer** (200)  
        third-party credit security institution (300)  
        pp; 33 DwgNo 1/12|  
DE- <TITLE TERMS> ELECTRONIC; METHOD; THIRD; PARTY; CREDIT; SECURE;  
    INSTITUTION|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-N01A1; T01-N01A2; T05-L02|  
FS- EPI||

19/4/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-688750/200274|  
TI- System and method for simultaneous payment/repayment|  
PA- SEO S M (SEOS-I)|  
AU- <INVENTORS> SEO S M|  
NC- 001|

Search Report from Ginger R. DeMille

NP- 001|  
PN- KR 2002038170 A 20020523 KR 200068229 A 20001116 200274 B|  
AN- <LOCAL> KR 200068229 A 20001116|  
AN- <PR> KR 200068229 A 20001116|  
LA- KR 2002038170(1)|  
AB- <PN> KR 2002038170 A|  
AB- <NV> NOVELTY - A system and a method for the simultaneous payment/  
**repayment** are provided to make a **buyer** and a **seller** have an equal  
standing in time of the **contract** performance by making the **seller**  
pay and **repay** the product price to the **buyer** at the same time if  
the delivery and return of the product is performed by the contents of  
a **contract** . |  
AB- <BASIC> DETAILED DESCRIPTION - The system comprises a buyer  
computer(20) mutually connecting through a network(10) such as a  
communication network, a **seller** server(30) and a simultaneous  
payment/ **repayment** server(40). The **buyer** connects to the **seller**  
server through the Internet by using a computer(20) and makes a  
**contract** with a **seller** by selecting a desired product from the  
**seller** server. If a transaction **contract** is concluded, the buyer  
and/or a **seller** request the simultaneous payment/repayment server to  
perform the product delivery and the price payment according to the  
**contract** contents. The simultaneous payment/repayment server comprises  
a **contract** conclusion decision tool(41), a simultaneous  
payment/repayment process tool(42) and a database(43).  
pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> SYSTEM; METHOD; SIMULTANEOUS; PAY; REPAYMENT|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A|  
FS- EPI||

19/4/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-625612/200267|  
TI- System for intermediating electronic commerce|  
PA- KIM H S (KIMH-I)|  
AU- <INVENTORS> KIM H S|  
NC- 001|  
NP- 001|  
PN- KR 2002027423 A 20020413 KR 200210727 A 20020228 200267 B|  
AN- <LOCAL> KR 200210727 A 20020228|  
AN- <PR> KR 200210727 A 20020228|  
LA- KR 2002027423(1)|  
AB- <PN> KR 2002027423 A|  
AB- <NV> NOVELTY - A system for intermediating the electronic commerce is  
provided to improve a unilateral transaction system and to reduce the  
probability of the nonfulfillment of a **contract** in the electronic  
commerce.|  
AB- <BASIC> DETAILED DESCRIPTION - Transaction money generated from a  
**contract** of a buyer and a **seller** in the electronic commerce is  
deposited in an authorized financial organization(1,2). The certificate  
of the money deposition is safely informed to the **seller** via e-mail  
or a communication network(3). The **seller** confirms the certificate  
and sends an article to the buyer(4). The buyer reports the reception  
of the article to an intermediation system via e-mail or a  
communication network. The intermediation system pays the **seller** with

Search Report from Ginger R. DeMille

the deposited money(7). If the article is not sent to the buyer, the buyer informs the situation to the intermediation system. Then, the system **refunds** the money to the **buyer** under an agreement of the **seller** .

pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> SYSTEM; ELECTRONIC|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A|  
FS- EPI||

19/4/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-584237/200262|  
XR- <XRPX> N02-463317|  
TI- Network-based system for settling purchases between a buyer and a **seller** in an electronic, on-line medium, includes a transaction agent and capital pool to provide liquidity to a **seller** who has provided consideration to a buyer|  
PA- ASF CAPITAL CORP (ASFC-N)|  
AU- <INVENTORS> IVERSEN J|  
NC- 099|  
NP- 001|  
PN- WO 200267154 A2 20020829 WO 2002CA191 A 20020215 200262 B|  
AN- <LOCAL> WO 2002CA191 A 20020215|  
AN- <PR> US 2001788208 A 20010216|  
FD- WO 200267154 A2 G06F-017/60  
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW|  
LA- WO 200267154(E<PG> 40)|  
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW|  
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZM; ZW|  
AB- <PN> WO 200267154 A2|  
AB- <NV> NOVELTY - A settlement system includes a **seller** (12), buyer (14), transaction agent (16) and capital pool (20) linked by network (18). Buyer and **seller** use the network to agree a **contract** and, when goods are received, the buyer issues a digitally certified promissory note to enable the system to communicate with the buyer, **seller** and capital pool to settle final terms of the **contract** and possibly issue payment prior to the settlement date of the bank draft of the buyer.|  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:  
(a) A method for providing liquidity to a **seller** who has provided value to a buyer;  
(b) An apparatus for distributing payment to a **seller** providing value for a **contract** ;



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(c) A method of distributing payment to a **seller** providing value for a **contract** ;

(d) An apparatus for extending the payment term to a buyer receiving value from a **seller** ;

(e) A method for extending the payment term to a buyer receiving value from a **seller** ;

(f) An apparatus for **paying** for value given to a **buyer** by a **seller** .

USE - For use in settling purchases between a buyer and **seller** in an electronic, on-line medium.

ADVANTAGE - By using a transaction agent and capital pool to process the collection method, the system allows a buyer and a **seller** to minimize their participation in the accounts payable and accounts receivable departments respectively. The **seller** is not waiting for an outstanding balance to be forwarded to him/her because he/she had liquidated the transaction during the liquidation process. The buyer does not have to keep track of the transaction in the accounts payable department because he/she had finalized payment of the transaction when the promissory note was generated. The buyer is then able to control payment of the transaction the day the goods arrive instead of having to wait for an invoice and processing the invoice against a docking slip, receivables, etc., thus increasing the buyer's control of the purchasing process and putting control for payments at the initial exchange of goods when goods are delivered.

DESCRIPTION OF DRAWING(S) - The figure is a schematic diagram for settling transactions in a digital merchant exchange.

pp; 40 DwgNo 1/9|

DE- <TITLE TERMS> NETWORK; BASED; SYSTEM; SETTLE; PURCHASE; BUY; ELECTRONIC ; LINE; MEDIUM; TRANSACTION; AGENT; CAPITAL; POOL; BUY|

DC- T01; T05; W01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-N01A1; T01-N02B1; T05-L02; W01-A05B|

FS- EPI||

19/4/6 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-547128/200258|

XR- <XRPX> N02-433161|

TI- **Buyer** insuring method involves assessing risks of insuring **buyer** for **reimbursement** of **economic damage** resulting from purchase of goods service from **seller** , based on information about **seller** |

PA- SCHLOSS R J (SCHL-I)|

AU- <INVENTORS> SCHLOSS R J|

NC- 001|

NP- 001|

PN- US 20020065731 A1 20020530 US 2000725769 A 20001130 200258 B|

AN- <LOCAL> US 2000725769 A 20001130|

AN- <PR> US 2000725769 A 20001130|

LA- US 20020065731(13)|

AB- <PN> US 20020065731 A1|

AB- <NV> NOVELTY - A request for an **insurance policy** in submitted to an **insurance** company for **reimbursing** a **buyer** for **economic damage** resulting from purchase of goods service from a **seller** . The risks of insuring the **buyer** for **reimbursement** of **economic damage** , is assessed based on information about the **seller** . An **insurance policy** is offered to the **buyer** , based on the **risk assessment**.|

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AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) **Seller** selection method;
- (2) **Buyer** and **seller** linking method; and
- (3) **Buyer** insuring system.

USE - For insuring a **buyer** in the purchase of goods or services.

ADVANTAGE - Assists **buyer** in selecting optimal supplier, by performing **risk** assessment based on the information about **seller**.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining a **buyer** insuring process.

pp; 13 DwgNo 1/6|

DE- <TITLE TERMS> BUY; ENSURE; METHOD; ASSESS; RISK; ENSURE; BUY; ECONOMY; DAMAGE; RESULT; PURCHASE; GOODS; SERVICE; BASED; INFORMATION|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A2E|

FS- EPI||

19/4/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2002-516180/200255|

TI- Payment system using guarantee **insurance** in electronic commerce, and method therefor|

PA- BESTECH.COM CO LTD (BEST-N)|

AU- <INVENTORS> SEO D S|

NC- 001|

NP- 001|

PN- KR 2002008499 A 20020131 KR 200041720 A 20000720 200255 B|

AN- <LOCAL> KR 200041720 A 20000720|

AN- <PR> KR 200041720 A 20000720|

LA- KR 2002008499(1)|

AB- <PN> KR 2002008499 A|

AB- <NV> NOVELTY - A payment system using a guarantee **insurance** in an electronic commerce and a method therefor are provided so that the electronic commerce can be activated by allowing a **purchaser** to **pay** a price to a **seller** when delivery of the goods is finished and to reject the payment when a problem occurs such as non-acceptance of the goods.|

AB- <BASIC> DETAILED DESCRIPTION - A user terminal(100) supports Internet communication. An authentication institution confirms identity of a member and performs electronic signing having legal effects. A **seller** server(200) sells the goods on an Internet. In the case that the member purchases the goods through the **seller** server(200), a payment server(300) compares purchasing information from the user terminal(100) with a guarantee request from the **seller** server(200). When the purchasing information is identical to the guarantee request, the payment server(300) transmits a trade confirmation letter to the **seller** server(200), and confirms normal delivery of the goods through the user terminal(100). When delivery of the goods is normally finished, the payment server(300) pays a price to the **seller** server(200), and receives the price through the user terminal(100). When the member does not receive the goods, the payment server(300) rejects the price payment.

pp; 1 DwgNo 1/10|

DE- <TITLE TERMS> PAY; SYSTEM; GUARANTEE; **INSURANCE** ; ELECTRONIC; METHOD|

DC- T01|

Search Report from Ginger R. DeMille

IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A|  
FS- EPI||

19/4/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-489075/200252|  
XR- <XRPX> N02-386603|  
TI- Transacting method for agricultural products, involves setting price  
for two products and delivering to **buyer** by **paying** cash  
corresponding to two price|  
PA- DINES D (DINE-I); INMAN D (INMA-I); SEELEY J (SEEL-I); STONE J (STON-I)  
; TRACY M (TRAC-I)|  
AU- <INVENTORS> DINES D; INMAN D; SEELEY J; STONE J; TRACY M|  
NC- 001|  
NP- 001|  
PN- US 20020052826 A1 20020502 US 2000245318 A 20001102 200252 B  
<AN> US 2001862994 A 20010522|  
AN- <LOCAL> US 2000245318 A 20001102; US 2001862994 A 20010522|  
AN- <PR> US 2000245318 P 20001102; US 2001862994 A 20010522|  
FD- US 20020052826 A1 G06F-017/60 Provisional application US 2000245318|  
LA- US 20020052826(8)|  
AB- <PN> US 20020052826 A1|  
AB- <NV> NOVELTY - A price for a specific quantity of agricultural product  
is set based on average price and a premium above the average price. A  
price for a specific quantity of other product is set based on a price  
determined at a future date, so as to not exceed a maximum price. The  
specified quantities of both products are delivered from a **seller** to  
a **buyer** , by **paying** cash corresponding to two price.|  
AB- <BASIC> USE - For transaction involving the exchange of agricultural  
products as market commodities.  
ADVANTAGE - Enables a **seller** other than an agricultural producer,  
to be an entity that buys products from an agricultural producer and  
then resells the products to another buyer. Enables a buyer to  
**contract** directly with a producer or intermediary in the form of a  
buyer/reseller of agricultural products.  
DESCRIPTION OF DRAWING(S) - The figure illustrates the interaction  
between an agricultural producer and a buyer for transaction process.  
pp; 8 DwgNo 1/2|  
DE- <TITLE TERMS> METHOD; AGRICULTURE; PRODUCT; SET; PRICE; TWO; PRODUCT;  
DELIVER; BUY; PAY; CASH; CORRESPOND; TWO; PRICE|  
DC- T01; T05|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-N01A2A; T05-L01D; T05-L02|  
FS- EPI||

19/4/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-162362/200221|  
TI- Method for selling and compensating **insurance** commodity using  
internet|  
PA- PARK S I (PARK-I)|  
AU- <INVENTORS> PARK S I|

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NC- 001|  
NP- 001|  
PN- KR 2001088958 A 20010929 KR 200151404 A 20010824 200221 B|  
AN- <LOCAL> KR 200151404 A 20010824|  
AN- <PR> KR 200151404 A 20010824|  
LA- KR 2001088958(1)|  
AB- <PN> KR 2001088958 A|  
AB- <NV> NOVELTY - A method for selling and compensating an **insurance** commodity using the Internet is provided to offer all computer after services being operated in the term of a **contract** if a consumer pays an amount of money and buys an after service **insurance** commodity.|  
AB- <BASIC> DETAILED DESCRIPTION - A computer **insurance seller** using a computer **insurance seller** computer classifies **insurance** commodities to be sold and registers **insurance** commodity information on a web site(S100). A buyer connects to a network and searches **insurance** commodities to be bought using a buyer computer(S110). Personal information as **insurance** commodity information, paying information(credit card number), the name, the resident registration number, and an address of the **buyer** is inputted(S120). **Paying** information and personal information of the **buyer** is inquired(S130). If the **paying** information and personal information are abnormal, the result is informed to the buyer and the transaction is terminated(S150). If the paying information and personal information are normal, the transaction is performed(S160).  
pp; 1 DwgNo 1/10|  
DE- <TITLE TERMS> METHOD; SELL; COMPENSATE; **INSURANCE** ; COMMODITY|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A|  
FS- EPI||

19/4/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*  
AA- 2002-134789/200218|  
XR- <XRPX> N02-101863|  
TI- Operation method has auction operation main body that **repays buyer** price instead of **seller** within range of deposit when situation applicable to returned goods approval reason of **contract** is generated  
|  
PA- AKESESU KK (AKES-N)|  
NC- 001|  
NP- 001|  
PN- JP 2001306880 A 20011102 JP 2000124545 A 20000425 200218 B|  
AN- <LOCAL> JP 2000124545 A 20000425|  
AN- <PR> JP 2000124545 A 20000425|  
LA- JP 2001306880(14)|  
AB- <PN> JP 2001306880 A|  
AB- <NV> NOVELTY - An auction operation main body receives a deposit from a **seller**. The auction operation main body **repays** a **buyer** price instead of the **seller** within the range of the deposit when a situation applicable to the returned goods approval reason of **contract** is generated before handing the sent article on an auction.|  
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:  
(a) an auction system;  
(b) and a web server.

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USE - For auction system.

ADVANTAGE - Enables auction attendant to participate in bid of goods in comfort.

DESCRIPTION OF DRAWING(S) - The figure is a flowchart showing a process at the time of exhibition demand production in a web server. (Drawing includes non-English language text)

pp; 14 DwgNo 3/11|

DE- <TITLE TERMS> OPERATE; METHOD; AUCTION; OPERATE; MAIN; BODY; BUY; PRICE  
; INSTEAD; RANGE; DEPOSIT; SITUATE; APPLY; RETURN; GOODS; APPROVE;  
REASON; **CONTRACT** ; GENERATE|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> G07C-013/00|

MC- <EPI> T01-J05A; T01-N01A2A|

FS- EPI||

19/4/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- \*Image available\*

AA- 2002-025916/200203|

XR- <XRPX> N02-020030|

TI- Electronic on-line commercial transaction facilitating method involves  
**paying seller** with contractually agreed amount, after **buyer**  
determines that delivered goods comply with **contract** |

PA- PITNEY BOWES INC (PITB )|

AU- <INVENTORS> BEDARD R; FOTH T J; RYAN M S|

NC- 091|

NP- 003|

PN- WO 200177848 A1 20011018 WO 2001US11986 A 20010411 200203 B|

PN- AU 200151584 A 20011023 AU 200151584 A 20010411 200213

PN- EP 1297435 A1 20030402 EP 2001924980 A 20010411 200325

<AN> WO 2001US11986 A 20010411|

AN- <LOCAL> WO 2001US11986 A 20010411; AU 200151584 A 20010411; EP

2001924980 A 20010411; WO 2001US11986 A 20010411|

AN- <PR> US 2000547293 A 20000411|

FD- WO 200177848 A1 G06F-015/00

<DS> (National): AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM  
DZ EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
TR

FD- AU 200151584 A G06F-015/00 Based on patent WO 200177848

FD- EP 1297435 A1 G06F-015/00 Based on patent WO 200177848

<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV  
MC MK NL PT RO SE SI TR|

LA- WO 200177848(E<PG> 15); EP 1297435(E)|

DS- <NATIONAL> AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ EE  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA UG  
UZ VN YU ZA ZW|

DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; TR|

AB- <PN> WO 200177848 A1|

AB- <NV> NOVELTY - A buyer (10) and a **seller** (13) register with a client  
(11) who calculates the buyer's and **seller** 's score for a purchase of  
specified goods. A **contract** is made for the sale of the specified  
goods and funds of the buyer and the **seller** are transferred to the

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client. The client pays the contractually agreed amount to the **seller**, after the buyer, determines that the delivered goods comply with the **contract** . |

AB- <BASIC> USE - For facilitating commercial transactions in internet.

ADVANTAGE - The system allows a buyer and a **seller** to obtain information and transactions about each other while remaining anonymous and also effectively tracks goods, shipment, delivery, acceptance, warranty problems, payment, etc.

DESCRIPTION OF DRAWING(S) - The figure shows the on-line system for conducting commercial transactions.

Buyer (10)

Client (11)

**Seller** (13)

pp; 15 DwgNo 1/2|

DE- <TITLE TERMS> ELECTRONIC; LINE; COMMERCIAL; TRANSACTION; FACILITATE; METHOD; PAY; AGREE; AMOUNT; AFTER; BUY; DETERMINE; DELIVER; GOODS; COMPLY; **CONTRACT** |

DC- T01|

IC- <MAIN> G06F-015/00|

IC- <ADDITIONAL> G06F-017/40; G06F-017/60|

MC- <EPI> T01-N01A2A; T01-N01A2F; T01-N02A2C|

FS- EPI||

19/4/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 2001-430067/200146|

TI- Computer sales method|

PA- JUNG B G (JUNG-I)|

AU- <INVENTORS> JUNG B G|

NC- 001|

NP- 001|

PN- KR 2001000235 A 20010105 KR 200050111 A 20000828 200146 B|

AN- <LOCAL> KR 200050111 A 20000828|

AN- <PR> KR 200050111 A 20000828|

AB- <PN> KR 2001000235 A|

AB- <NV> NOVELTY - A computer sales method is provided to discount cost of the computer according to time of internet usage and **contract** period. |

AB- <BASIC> DETAILED DESCRIPTION - A purchaser receives a computer for free of charge or at a low price by signing a **contract** . The **contract** classifies the purchaser by measuring and classifying the number starting internet page's advertisement clicks, and the search and access time. If the computer is received for free of charge, a long **contract** obligation period is designated to the user. If the computer is purchased at a low price, a short **contract** obligation period is designated to the user. If the purchaser fails to abide by the **contract** , the **purchaser** is required to **pay** the computer purchase amount to a **seller** .

DwgNo 0/0|

DE- <TITLE TERMS> COMPUTER; SALE; METHOD|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A|

FS- EPI||

19/4/13 (Item 13 from file: 350)

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DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- \*Image available\*

AA- 2001-380852/200140|

XR- <XRPX> N01-279265|

TI- Insuring method against risk in restructured energy industry, involves providing **insurance** coverage for protection against **financial loss** due to occurrence of unplanned event and replacement power|

PA- ACE INA HOLDINGS INC (ACEI-N); FROMER D (FROM-I); HAWK G (HAWK-I); HOOG D (HOOG-I); HUSAR K (HUSA-I); KANE D (KANE-I); MAYERS M (MAYE-I); O'NEILL P (ONEI-I); ZACCARIA E (ZACC-I)|

AU- <INVENTORS> FROMER D; HAWK G; HOOG D; HUSAR K; KANE D; MAYERS M; O'NEILL P; ZACCARIA E|

NC- 092|

NP- 006|

PN- WO 200111525 A1 20010215 WO 2000US21529 A 20000807 200140 B|

PN- AU 200064013 A 20010305 AU 200064013 A 20000807 200140

PN- US 20020062231 A1 20020523 US 99369699 A 19990806 200239

<AN> US 2001814682 A 20010320

PN- EP 1242934 A1 20020925 EP 2000951001 A 20000807 200271

<AN> WO 2000US21529 A 20000807

PN- CN 1421016 A 20030528 CN 2000813203 A 20000807 200357

PN- JP 2003529125 W 20030930 WO 2000US21529 A 20000807 200365

<AN> JP 2001516106 A 20000807|

AN- <LOCAL> WO 2000US21529 A 20000807; AU 200064013 A 20000807; US 99369699 A 19990806; US 2001814682 A 20010320; EP 2000951001 A 20000807; WO 2000US21529 A 20000807; CN 2000813203 A 20000807; WO 2000US21529 A 20000807; JP 2001516106 A 20000807|

AN- <PR> US 99369699 A 19990806; US 2001814682 A 20010320|

FD- WO 200111525 A1 G06F-017/60

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200064013 A G06F-017/60 Based on patent WO 200111525

FD- US 20020062231 A1 G06F-017/60 Cont of application US 99369699

FD- EP 1242934 A1 G06F-017/60 Based on patent WO 200111525

<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

FD- JP 2003529125 W G06F-017/60 Based on patent WO 200111525|

LA- WO 200111525(E<PG> 54); EP 1242934(E); JP 2003529125(64)|

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW; AL; LI; LT; LV; MK; RO; SI|

AB- <PN> WO 200111525 A1|

AB- <NV> NOVELTY - **Insurance policy** provides **insurance** coverage to power **purchaser** , that protects power **purchaser** from **financial losses** associated with unplanned event occurrence. An insured price is designated for various replacements and is received from the insurer as premium. The insurer is obligated to indemnify the electrical power **purchaser** , by re-embassing insured cost by making substitute power available.|

AB- <BASIC> DETAILED DESCRIPTION - A method for insuring against risks in energy industry wherein the power **purchaser** and supplier has power

supply **contract** . The contracting power supplier has no obligation to supply electric power to **purchaser** in the event of unplanned event, involve the **insurance policy** providing coverage to the **purchaser** or **seller** from **financial loss** for replacement purchase in the event of unplanned shutdown of **seller** 's plant. The **insurance policy** covered for a period trigger an indemnification obligation under the **policy** if market price for replacement power exceed the **insurance** price. An INDEPENDENT CLAIM is also included for computer implemented system for insuring against risks.

USE - Insuring risks in restructured energy industry and computer implemented system.

ADVANTAGE - The system allows power **seller** to market power to more **customers** due to provision of **insurance** risks of unplanned events. The **buyer** or **seller** who purchase replacement power is covered under financial risks.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram of computer implemented system for generating **insurance policy** .

pp; 54 DwgNo 1/2|

DE- <TITLE TERMS> ENSURE; METHOD; RISK; ENERGY; INDUSTRIAL; **INSURANCE** ;  
COVER; PROTECT; FINANCIAL; LOSS; OCCUR; EVENT; REPLACE; POWER|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> H02J-003/00|

MC- <EPI> T01-J05A1; T01-J05A2|

FS- EPI||

19/4/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 1997-349195/199732|

XR- <XRPX> N97-289535|

TI- Financial instrument based on forecasts of races, opinion poll results, etc. - allows buyers and **sellers** of opinions to invest fixed sums with predictable winning amounts|

PA- VAN DER KUUR P (VKUU-I); VISSER G M (VISS-I)|

AU- <INVENTORS> VAN DER KUUR P; VISSER G M|

NC- 001|

NP- 001|

PN- NL 1002790 C6 19970513 NL 961002790 A 19960404 199732 B|

AN- <LOCAL> NL 961002790 A 19960404|

AN- <PR> NL 961002790 A 19960404|

FD- NL 1002790 C6 |

LA- NL 1002790(7)|

AB- <BASIC> NL 1002790 C

The **buyers** and **sellers** make **contracts** to **pay** or receive fixed sums in the event that a prediction is correct. Such predictions can be of the winner of an election, horse race, etc. It can also be based on the results of a future opinion poll. The event must have one or more possible correct results from a limited field, e.g. 'which two objects from a selection of seven is considered the most important .

The payout will be the sum invested times a ratio. The ratio can be decided on a pari-mutual basis or by an auction process.

ADVANTAGE - No actual goods or services are involved in the transaction.

Dwg.0/0|

DE- <TITLE TERMS> FINANCIAL; INSTRUMENT; BASED; FORECAST; RACE; OPINION;  
POLL; RESULT; ALLOW; BUY; FIX; SUM; PREDICT; WINNING; AMOUNT|

DC- T01|



Search Report from Ginger R. DeMille

IC- <MAIN> G06F-019/00|

IC- <ADDITIONAL> G06F-157/00|

MC- <EPI> T01-J05A1|

FS- EPI||

?

? t22/3,k/all

22/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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7327133 INSPEC Abstract Number: B2002-08-8110B-110

**Title: Packaging demand management contracts for deregulated environments**

Author(s): Fahrioglu, M.; Alvarado, F.L.

Author Affiliation: Dept. of Electr. & Comput. Eng., Wisconsin Univ., Madison, WI, USA

Conference Title: Proceedings of the Thirty-Second Annual North American Power Symposium Part vol.1 p.1/1-5 vol.1

Publisher: Univ. Waterloo, Waterloo, Ont., Canada

Publication Date: 2000 Country of Publication: Canada 2 vol.(ix+232+393) pp.

Material Identity Number: XX-2000-00818

Conference Title: Proceedings of 2000 North American Power Symposium

Conference Date: 23-24 Oct. 2000 Conference Location: Waterloo, Ont., Canada

Language: English

Subfile: B

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**Title: Packaging demand management contracts for deregulated environments**

...Abstract: job of an ISO is to maintain a reliable grid in the interest of all **buyers** and **sellers** of electricity. Hence it is the ISO's responsibility to avoid congestion and keep the "available transfer capacity" (ATC) at a high level. During times of congestion a **loss** of **economic** surplus occurs. To relieve congestion, ISOs will have a choice between congestion pricing, mandatory transmission load relief or the use of interruptible power **contracts**. Interruptible power **contracts** are "standing" offers for power "delivery" at a given price. Hence interruptible **customers** participate in a spot market by designating their power as interruptible. The idea is that...

... problem. Another tool the ISO requires for security purposes is reserves. Even though demand management **contracts** may not be a good substitute for spinning reserves, they are adequate to augment or...

Descriptors: **contracts** ;

...Identifiers: demand management **contracts** ; ...

...electricity **buyers** ; ...

...electricity **sellers** ; ...

...interruptible power **contracts** ; ...

...interruptible **customers** ;

22/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6578155 INSPEC Abstract Number: C2000-06-1290D-044

**Title: Selection of lease contracts in an asset-backed securitization: a real case analysis**

Search Report from Ginger R. DeMille

Author(s): Mansini, R.; Speranza, M.G.  
Author Affiliation: Dept. of Electron. for Autom., Brescia Univ., Italy  
Journal: Control and Cybernetics Conference Title: Control Cybern.  
(Poland) vol.28, no.4 p.739-54  
Publisher: Polish Acad. Sci,  
Publication Date: 1999 Country of Publication: Poland  
CODEN: CCYBAP ISSN: 0324-8569  
SICI: 0324-8569(1999)28:4L.739:SLCA;1-X  
Material Identity Number: C161-2000-002  
Conference Title: Workshop on 'Decision Theory and Decision Support'  
Conference Date: 25-27 Feb. 1998 Conference Location: Laxenburg,  
Austria  
Language: English  
Subfile: C  
Copyright 2000, IEE

**Title: Selection of lease contracts in an asset-backed securitization: a real case analysis**

...Abstract: funded assets. We consider a real case of securitization, in which the assets are lease **contracts**. Through the market issuance of tranches of notes a bank ( **seller** ) receives funds from a factor ( **purchaser** ) and **pay** them back in terms of pools of credits associated with lease **contracts**. In this paper we analyze the problem of selecting the most convenient collection of lease **contracts** (assets) for the **seller** to hand over to the purchaser. An 0-1 linear programming model is presented which...

...Identifiers: lease **contract** selection...

22/3,K/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6184318 INSPEC Abstract Number: C1999-04-7120-071

**Title: A logical model of directed obligations and permissions to support electronic contracting**

Author(s): Yao-Hua Tan; Thoen, W.  
Journal: International Journal of Electronic Commerce vol.3, no.2  
p.87-104  
Publisher: M.E. Sharpe,  
Publication Date: Winter 1998-1999 Country of Publication: USA  
CODEN: IJECFE ISSN: 1086-4415  
SICI: 1086-4415(24/1999)3:2L.87:LMDO;1-#  
Material Identity Number: G303-1999-001  
U.S. Copyright Clearance Center Code: 1086-4415/98-99/\$9.50+0.00  
Language: English  
Subfile: C  
Copyright 1999, IEE

...Abstract: and negotiating is an advanced type of automated processing of electronic messages. The actual trade **contract** is negotiated online and concluded via an electronic network. To develop support software for electronic contracting, it is essential to have an adequate model of the content of a **contract**. One of the requirements of such a model is that it gives an adequate analysis of the obligations and rights of the partners to a **contract**. Obligations and permissions in trade **contracts** typically are directed: they hold between two parties. An example of a directed obligation is the obligation of a **buyer** to **pay** the **seller** money in exchange for goods. We present a formal model of directed obligations and permissions in trade **contracts**. This formal model can be used for the

Search Report from Ginger R. DeMille

specification of software to support electronic contracting.

Descriptors: **contracts** ;

...Identifiers: trade **contract** ; ...

... **seller** ;

22/3,K/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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03322196 INSPEC Abstract Number: C89017877

**Title: Money-back contracts with double moral hazard**

Author(s): Mann, D.P.; Wissink, J.P.

Author Affiliation: Williams Coll., Williamstown, MA, USA

Journal: Rand Journal of Economics vol.19, no.2 p.285-92

Publication Date: Summer 1988 Country of Publication: USA

CODEN: RJCECA ISSN: 0741-6261

Language: English

Subfile: C

**Title: Money-back contracts with double moral hazard**

Abstract: Analyzes money-back **contracts** , in which a **seller** promises to **refund** some fraction of the **buyer** 's purchase price if an item is returned, as a three-stage game. In a...

... item in the final stage. This process economizes on the information necessary to enforce a **contract** and serves an incentive function when transactions involve double moral hazard. Efficient **contracts** exist when uncertainty is moderate. Inefficiencies result when there is either insufficient or excessive uncertainty.

...Identifiers: money-back **contracts** .;

22/3,K/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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02075541 INSPEC Abstract Number: C83025899, D83000009

**Title: Malfunction liability limitations in computer contracts -who's winning**

Author(s): Jennings, M.M.

Author Affiliation: Dept. of Administrative Services, Arizona State Univ., Tempe, AZ, USA

Journal: Law/Technology vol.16, no.1 p.3-19

Publication Date: 1983 Country of Publication: USA

CODEN: LATEDT ISSN: 0278-3916

Language: English

Subfile: C D

**Title: Malfunction liability limitations in computer contracts -who's winning**

...Abstract: of computer malfunction, the types and effectiveness of liability limitation changes, and available protections for **buyers** and **sellers** . Different types of warranties are available under the law if the **contract** is governed by the Uniform Commercial Code (UCC). Express warranties, implied warranty of merchantability, and...

... a particular purpose are explained Loopholes in UCC warranty protection and misrepresentation of common law **contracts** are pointed out, and the

tort theory of negligence is briefly described. Finally, a set...

... parties should consider in order to avoid massive recovery suits. The recent line of anti- **seller** cases is a warning for **sellers** to take precautions so that they are not required to pay for **business losses** along with **contract damages** .

Descriptors: **contracts** ;

...Identifiers: computer **contracts** ; ...

... **buyers** ; ...

... **sellers** ; ...

... **business losses**

**22/3,K/6 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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01732697 ORDER NO: AADAA-I9963357

Contract **theory and its application to groundwater markets in India**

Author: Kajisa, Kei

Degree: Ph.D.

Year: 1999

Corporate Source/Institution: Michigan State University (0128)

Source: VOLUME 61/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 704. 96 PAGES

Contract **theory and its application to groundwater markets in India**

This dissertation explores the mechanisms of **contract** choice and price determination under bilateral transaction between an owner of irrigation systems and a...

...six villages in Madhya Pradesh in India is used for empirical analysis. The analyses of **contract** choice show that risk-sharing is the factor underlying the choice of sharecrop **contract** over either fixed-rent or flat-charge **contract** . The analyses of price determination show that the unit water price becomes higher under sharecrop **contract** since the water **buyers pay** a risk premium to the **sellers** when risk is transferred from the buyers to the **sellers** by sharecrop **contract** . The other notable result of price analyses is that in contrast to the conventional notion of **seller** 's monopolistic pricing, the market structure rather works in favor of the buyers in that...

...are described such that while the water prices are not exploitative, in risky environment sharecrop **contract** is chosen with a payment of a risk premium from the buyers to their **sellers** .

**22/3,K/7 (Item 2 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

(c) 2003 ProQuest Info&Learning. All rts. reserv.

01728920 ORDER NO: AADAA-I9954395

**Institutional decentralization and regional economic integration in Yugoslavia, 1970--1987**

Author: Udovicki, Kori

Degree: Ph.D. .

Search Report from Ginger R. DeMille

Year: 1999  
Corporate Source/Institution: Yale University (0265)  
Source: VOLUME 61/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 285. 201 PAGES

...at the turn of the decade of the 1970s and look for evidence of their **negative** effect on regional **economic** integration as reflected by a data set on intra- and inter-regional trade in Yugoslavia...

...of the system which would have been disintegrative even with rationally behaving economic agents and **policy** -makers. Next, we look for evidence of disintegration in an econometric analysis of the determinants...

...intra- versus inter-regional flows. Of the factors found to determine the trade flows- **seller** -region capital and labour, **buyer** region disposable income, foreign import prices, and an unidentified trend-only **seller** -region capital contributed significantly more to intra- than to inter-regional flows. Finally, we measure...

22/3,K/8 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01584809 ORDER NO: AADNN-18926  
**ISSUES IN THE MARKETING OF EXTENDED WARRANTIES AND A STUDY OF OPTIMAL MARKETING STRATEGIES FOR STATIC MARKET INFORMATION (WARRANTIES)**  
Author: SOBERMAN, DAVID ALLAN  
Degree: PH.D.  
Year: 1996  
Corporate Source/Institution: UNIVERSITY OF TORONTO (CANADA) (0779)  
Source: VOLUME 58/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2305. 220 PAGES  
ISBN: 0-612-18926-0

...players and their decisions are strongly affected by information. The first essay examines how warranty **policy** can act as both a screen and signal simultaneously. In markets, where buyers are diverse...

...of products is both variable and unobservable to buyers, there is strong motivation for a **seller** of high quality to use warranty **policy** to both screen buyers and signal his high quality to them. To screen, a **seller** of a high quality establishes a profit maximising menu of warranty choices but when quality is unobservable, he must ensure that a low quality **seller** will not pretend to be high quality by offering the same choices. When the premium that **buyers** are willing to **pay** for high quality is low, a high quality **seller** 's menu is unaffected by the presence of low quality **sellers** . However, when the premium for quality is high, a high quality **seller** alters his warranty menu by offering longer warranty coverage to all buyers.

The second essay...

...on 'relatively new' used cars, in addition to deductibles, some dealers offer extended warranties that **pay** **refunds** to **purchasers** who make no claims during the warranty. Using a two period model, it is shown...

...is a function of unknown quality. Profitability improves because, in contrast to typical extended warranties, **refund** -based warranties discriminate between **purchasers** who have had different experience with their cars. The refunds are observed to have their...

Search Report from Ginger R. DeMille

00610417 00PW09-046

**Shipping charges: who foots the bill?**

Kandra, Anne

PC World , September 1, 2000 , v18 n9 p39, 1 Page(s)

ISSN: 0737-8939

Company Name: Quantex; CyberMax; Micron

Reports that PC **seller** Quantex requires PC **buyers** to **pay** for shipping, **insurance** , and other costs when returning a defective PC or component. Explains that Quantex's **policy** is typical in the PC industry and that there are similar rules in CyberMax and...

... and only for addresses within the United States. Recommends that users check the vendor's **policy** on shipping costs before ordering. Includes a photo. (MEM)

**22/3,K/21 (Item 1 from file: 256)**

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00126682 DOCUMENT TYPE: Review

**PRODUCT NAMES: I-Escrow (025194); Amazon Auctions (745901); eBay (736414); Yahoo! Auctions (767832)**

**TITLE: going...going...gotcha! Web auction scams are up a hundredfold...**

**AUTHOR: Schuyler, Nina**

**SOURCE: PC World, v18 n10 p181(6) Oct 2000**

**ISSN: 0737-8939**

**HOME PAGE: <http://www.pcworld.com>**

**RECORD TYPE: Review**

**REVIEW TYPE: Product Analysis**

**GRADE: Product Analysis, No Rating**

**REVISION DATE: 20010228**

...some online auction sites have more protections against fraud than others. For instance, eBay verifies **buyers** ' IDs via a for- **pay** -e-mail account or a credit card, as does Amazon.com. Yahoo! verifies **sellers** only, while Auctions.com will start verification before the end of 2000. At TradeOut.com online auctions, buyers and **sellers** are on their own because no protection is provided. eBay, Amazon.com, Yahoo!, and Auctions...

...but TradeOut.com provides no feedback system. Yahoo!, Auctions.com, and TradeOut.com offer no **insurance** coverage, while eBay pays up to \$200, with a \$25 deductible, and Amazon Auctions pays...

**22/3,K/22 (Item 2 from file: 256)**

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00119067 DOCUMENT TYPE: Review

**PRODUCT NAMES: Auctions (840581); Fraud Protection (844829)**

**TITLE: Web Sites Crack Down on Fraud**

Search Report from Ginger R. DeMille

AUTHOR: King, Julia  
SOURCE: Computerworld, v33 n37 p1(2) Sep 13, 1999  
ISSN: 0010-4841  
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20020819

...example, for a human kidney, other body parts, and at least three babies. eBay shut **down sales** after learning of the listings. These incidents and others hold lessons for other e-commerce...

...cyberfrontier any longer, and that online enterprises will be scrutinized by the online community. Moreover, **policy** statements do not have any clout at all in curtailing users who will try to...

...efforts to redesign business processes to operate in the online world, for instance, is a **policy** whereby all information publicized has to comply with regulations established by the National Association of...

...full responsibility for all transactions, polices its site, and has stringent, written, signed agreements between **buyers** and **sellers**. eBay is not involved in actual buying and selling, and users are primarily responsible for...

...eBay has no intention of prescreening listings. Buyingedge.com, a reverse online auction service, requires **buyers** to fill out a formatted electronic order for goods in particular categories, preventing orders for ...

22/3,K/23 (Item 3 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00118573 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--HomePoint.com (868663); Company--Stumpworld Systems Inc (868671); Company--Gateway Software Corp (868698); Company--Streamline Inc (868701); Company--QVC Inc (868728)

TITLE: Ensuring Happy Returns: customer satisfaction...  
AUTHOR: Wagner, Mary  
SOURCE: Internet World, v5 n26 p36(2) Aug 15, 1999  
ISSN: 1097-8291  
HOMEPAGE: <http://www.iw.com>

RECORD TYPE: Review  
REVIEW TYPE: Company

REVISION DATE: 20020703

...store retailers have much more experience in dealing with returns, for example, than strictly online **sellers**. The online **seller** either has to drive returns to possibly many dozens of merchants selling on its sites...  
...Achilles heel of many a failed online enterprise. As competition increases, multichannel and strictly online **sellers** are likely to make



Search Report from Ginger R. DeMille

JAPAN: USED-CAR ONLINE AUCTION BY THREE FIRMS  
Nikkei Net Interactive (ATM) 28 Sep 2000 NihonKeizai Shimbun, online  
Language: ENGLISH

... of November 2000 by Autobytel Japan KK (Autobytel) in co-operation with  
Tokio Marine & Fire **Insurance** Co (Tokio) and Sanwa Bank. In order to take  
part in the auction, used-car **sellers** and **buyers** will have to **pay** Y  
65,000. Under the joint effort, cars purchased via the auction site will be  
...

COMPANY: AUTOBYTEL JAPAN; SANWA BANK; TOKIO MARINE & FIRE **INSURANCE**

22/3,K/39 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09372847  
Liha-alalle perustettiin  
EU: E-COMMERCE SITE FOR MEAT INDUSTRY  
Finfood (ASX) 26 Sep 2000 p.1-2  
Language: FINNISH

... be extended to eight other European countries. Meatingpoint is an open  
market place where the **sellers** and buyers can utilise a standardised  
order process and follow the price and product information...

... for a restricted number of users. The Meatingpoint service is free of  
charge for the **buyer** while the **seller** has to **pay** a commission.  
Meatingpoint also arranges transportation of meat products in Europe in  
cooperation with Frigoscandia. The service will introduce an on-line credit  
**insurance** and credit rating systems. The deputy MD Anders Dahlberg of  
Meatingpoint expects the site to...

22/3,K/40 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09278447  
Verkkokauppias vakuuttaa asiakkaan ostoksen  
FINLAND: SAMPO AND FENNIA: E-COMMERCE **INSURANCE**  
Tietoviikko (ZPX) 27 Apr 2000 p.4  
Language: FINNISH

FINLAND: SAMPO AND FENNIA: E-COMMERCE **INSURANCE**

...the Kesko Group is the first e-commerce site to be allowed the use of  
**Insurance** Group Sampo's SafeShop sign. **Insurance** for e-commerce covers  
the **financial losses** of the **client** if the **seller** is unable to  
fulfil his obligations. Sampo aims at signing a **contract** with a dozen  
e-commerce retailers by midsummer 2000. Sampo is planning to extend the...

... retailer for instance against being forced to close down the service if  
the server fails. **Insurance** Group Fennia's model is based on the  
**insurance** solution created by IBM Global Service. The **insurance**  
protects **customers** for example from bankruptcy of the retailer and data  
breaches of the company. The solution...

PRODUCT: Computers & Auxiliary EquipCommunications Eqp ex TelDatabase

VendorsProperty & Liability **Insurance**

**22/3,K/41 (Item 5 from file: 583)**

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09270666

Aucland/

FRANCE: AUCLAND LAUNCH FREE **INSURANCE** SYSTEM  
StratZgies Newsletter (APK) 12 Apr 2000 p.7  
Language: FRENCH

FRANCE: AUCLAND LAUNCH FREE **INSURANCE** SYSTEM

...value of FFfr 1,200 and a franchise of FFfr 120, Aucland provides a free **insurance** system to guarantee transactions made on the site aucland.fr, and **reimburses buyers and sellers** . \*

**22/3,K/42 (Item 6 from file: 583)**

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09201849

SANWA BANK STARTS MOBILE PHONE E-COMMERCE

JAPAN: SANWA LAUNCHED MOBILE PHONE E-COMMERCE  
The Nikkei Weekly (NW) 18 Oct 1999 p.12  
Language: ENGLISH

Japan's Sanwa Bank has launched a service which enables **customers** to **pay** for travel packages, securities and investment trusts via mobile phone. Customers can simply order products...

... is transferred directly from their bank accounts. Fund transfer fees will be borne by the **sellers** . The service will be made available via Internet-compatible phones of NTT Mobile Communications Network Inc. and DDI Cellular Group. The system will also offer other products like life **insurance** . The bank is providing the service jointly with All Nippon Airways Trading Co., Towa Securities...

**22/3,K/43 (Item 7 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09173339

Sanwa Bank to start mobile phone-based e-commerce service

JAPAN: SANWA BANK TO START NEW SERVICE  
Nikkei Net Interactive (ATM) 06 Oct 1999 NihonKeizai Shimbun p.1  
Language: ENGLISH

Japan's Sanwa Bank will launch on 8 October 1999 a service allowing **customers** to **pay** for travel packages, securities and investment trusts via Internet-compatible mobile phones. Customers simply order...

... is transferred directly from their bank accounts. Fund transfer fees will be shouldered by the **sellers** . Life **insurance** and other products will also be offered via the system. The bank has tied up...

**22/3,K/44 (Item 8 from file: 583)**  
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09170224

Buying a house to take days, not months, in conveyancing shake-up

UK: NEW HOUSE BUYING LEGISLATION  
Independent (TI) 04 Oct 1999 p.1  
Language: ENGLISH

... On average it takes eight weeks between an offer being made and an exchange of **contracts** . One of the main aims of the new legislation is to combat "gazumping", where firm offers are rejected in favour of higher bids. Under the new legislation, **sellers** rather than **buyers** , will have to **pay** for a surveyor, and provide all relevant information in a **sellers** pack. Properties will not be allowed to be marketed by estate agents if the **seller** has not complied with the rules.

**22/3,K/45 (Item 9 from file: 583)**  
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09124233

KUnnyk6iden hintakilpailu ei horjuta alihank  
FINLAND: SUBCONTRACTORS ON PRICE COMPETITION  
Taloussanomat (AMB) 22 Jun 1999 p.2-3  
Language: FINNISH

... the phone retailers. In 1999, the sum may decline by half as growth in subscription **sales** will slow **down** . The present price competition will also stop and the mobile phone will become an ordinary product in Finland for which the **sellers** will need to gain a profit. Large electronics producers and their international **contract** suppliers require their **clients** to become more and more global in their operations. The companies want the subcontractors to...

**22/3,K/46 (Item 10 from file: 583)**  
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09098967

Union to offer property transaction **insurance**  
TAIWAN: UNION **INSURANCE** TO OFFER NEW SERVICE  
China Economic News (AMH) 03 May 1999  
Language: ENGLISH

Union to offer property transaction **insurance**  
TAIWAN: UNION **INSURANCE** TO OFFER NEW SERVICE

Union **Insurance** Co. plans to offer real estate transaction **insurance** to protect both buyers and **sellers** in such transactions. The service will cover possible losses of **sellers** such as those resulted from **buyer** 's failure to **pay** . The service also covers losses of **buyers** including those resulted from hidden defects in property, government auctions, or previous claims on the...

COMPANY: UNION **INSURANCE**

**22/3,K/47 (Item 11 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06679513

Las ventas a plazos del mes de septiembre tendran que ajustarse ya a\

SPAIN: NEW LEGISLATION ON HIRE PURCHASE  
Cinco Dias (CDS) 31 Aug 1998 p.22  
Language: SPANISH

From September 12th 1998, hire purchase in Spain will have to respect the new legislation. **Clients** who do not **pay** , will limit their responsibilities to the object acquired (with the impossibility of being seized). At the same time, and in order to defend the **seller** position, the execution period will be faster than before. The buyer will be given a ...

...if: the article has been only used to test it, if the client compensates the **seller** for the possible depreciation, and if the buyer returns the possible existing credit. The **seller** who does not receive the payment of two instalments can break the **contract** or claim the payment of the pending ones. In the first case, the **seller** can ask for a 10% compensation on all the expired instalments and an under-20...

**22/3,K/48 (Item 12 from file: 583)**  
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04832306

Chancellors' protection

UK - CHANCELLORS OFFERS **INSURANCE** AGAINST DEAL FALLING THROUGH  
Money Week (MYW) 15 January 1992 p18

UK - CHANCELLORS OFFERS **INSURANCE** AGAINST DEAL FALLING THROUGH

Chancellors, Sun Alliance's estate agency arm, has launched an **insurance** plan providing cover against property deals falling through. There are two policies available, both costing a flat GBP25, one designed for **sellers** , the other for **buyers** : the **sellers policy** will **refund** legal costs of up to GBP300 if a **buyer** pulls out; the **buyers policy** will **refund** legal costs of up to GBP150 and survey fees of up to GBP250 if the...

PRODUCT: Estate AgenciesPrivate Property **Insurance**  
?

Search Report from Ginger R. DeMille

? show files

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 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 275:Gale Group Computer DB(TM) 1983-2003/Nov 13  
 (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 14  
 (c) 2003 The Gale Group  
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 File 613:PR Newswire 1999-2003/Nov 14  
 (c) 2003 PR Newswire Association Inc  
 File 634:San Jose Mercury Jun 1985-2003/Nov 13  
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 File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 13  
 (c) 2003 The Gale Group  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc

? ds

Set	Items	Description
S1	13386362	BUYER? ? OR PURCHASER? ? OR SHOPPER? ? OR CUSTOMER? ? OR C-LIENT? ?
S2	623458	SELLER? ?
S3	12790006	INSURANCE OR POLICY OR RIDER? ? OR CONTRACT? ?
S4	307397	S1(6N)(REIMBURS? OR PAY OR PAYING OR REFUND? OR REPAY? OR - (RETURN OR GIVE? OR GIVING)(2W)(PAYMENT OR FUND? ?))
S5	2469492	(ECONOMIC OR FINANCIAL OR BUSINESS OR CORPORATE OR QUARTER? OR FISCAL OR SALES OR BUDGETARY OR BUDGET OR INCOME OR PROFIT?) (5N)(LOSS OR LOSSES OR DAMAGE? ? OR NEGATIVE OR DOWN)
S6	143455	S1(6N)(RISK OR INSURABILITY OR (ASSESS? OR EVALUAT? OR DETERMIN? OR ANALYZ? OR ANALYS?)(3N)(CREDIT OR CREDIB? OR STATUS OR RATING))
S7	266784	DSS OR DECISION()SUPPORT? OR (DECISION OR DECID?)(3N)(ISSUE OR ISSUANCE OR OFFER)
S8	30236	COMPARATIVE() (ANALYSIS OR EVALUATION OR ASSESSMENT)
S9	3506	LACK(2W)PERFORMANCE
S10	432	S1(S)S2(S)S3(S)S5
S11	0	S9(S)S10
S12	52	S6 AND S10
S13	0	S9 AND S10
S14	41	S12 NOT PY>2000
S15	35	RD (unique items)
S16	5487	(INSURING OR INSURES OR INSURED)(2N)S1
S17	0	S9(S)S16
S18	1	S9 AND S16
S19	753	S1 AND S16 AND S5
S20	201	S1(2S)S16(2S)S5

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S21	94	S1(S)S16(S)S5
S22	47	S21 NOT PY>2000
S23	41	RD (unique items)
?		

? t15/3,k/all

15/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02334560 110603142

**Understanding the risks in credit default swaps**

Tolk, Jeffrey S  
Financier v7n1-4 PP: 87-100 2000  
ISSN: 1073-7340 JRNL CODE: FNR  
WORD COUNT: 10188

...TEXT: linked" from the rating of the sponsoring institution.

Under the swap, the SPV is the " **seller** " of protection, and the financial institution is the " **buyer** ." The swap references a credit exposure, or portfolio of credit exposures, for which protection is being provided. The arrangement is similar to an **insurance policy** , in which the **financial** institution is buying **insurance** against **losses** due to default in its portfolio. The credit exposures can be assets physically owned by...

... on particular assets by way of credit default swaps).' Typically, in a synthetic CDO, the **financial** institution retains the first- **loss** piece, and the mezzanine tranches are securitized and sold to investors. There is often a...the reference obligation(s).

VIII. MORAL HAZARD

In virtually every synthetic CDO and CLN, the " **buyer** " of protection- the sponsoring financial institution - **determines** whether a **credit** event has occurred in the reference portfolio. More significantly, the "buyer" calculates the severity of...

15/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02094906 64875083

**Building firm trust online**

Schoder, Detlef; Yin, Pai-Ling  
Association for Computing Machinery. Communications of the ACM v43n12  
PP: 73-79 Dec 2000  
ISSN: 0001-0782 JRNL CODE: GACM  
WORD COUNT: 3944

...TEXT: Through a deeper investigation of the dimensions of risk, the study reveals firms consider legal **risk** , above **client** or financial **risk** , as the greatest barrier to e-commerce and that different industries place different degrees of...to e-commerce practices and mechanisms [10].

The Enquire broke risk down into three types: **client** , financial, and legal. **Client risk** reflects the uncertainty a **buyer** or **seller** may have about dealing with an anonymous firm or **customer** through online processes. In contrast, the more certain alternative is a regular **client** who has developed a reputation with the firm. Even if the regular **client** has a high probability of failing to abide by a **contract** , at least that level of risk is known and expected profits can be calculated (with high variance), as opposed to a new **client** . Financial **risk** reflects the value of goods or money exchanged in a transaction that could be lost...

... through any channel, online or offline. Legal risk reflects assignment of responsibility and enforcement of **contracts** settled online. For example, inadequate means of tracing responsibility and verifying online transactions can result...

... they affect the attitude of companies toward doing Web-based business can be quantified: legal **risk** is as influential as **client risk** and financial **risk** combined (see Figure 1).

When presented with eight different scenarios involving different combinations of legal, **client**, and financial **risk** (for example, "high legal **risk**, low **client risk**, high financial **risk**" (see Figure 2)), respondents were asked to rank on a scale of -4 to +4...

... score (unlikely to want to use e-commerce), regardless of the level of financial or **client risk**. Only in the case where **client risk** and financial **risk** were low was the ...other environment, legal risk is the one barrier to online business. Indeed, both financial and **client risk** together are not enough to impede use of e-commerce as long as legal risk ...  
...consulting services, or financial services.

Surprisingly, financial services and trade do not consider financial and **client risk** as very relevant to online business, despite the significant role of finance and **client** relations in these industries. Legal **risk** seems to be even more of an impediment to overall attitudes toward e-commerce for...

... and thus creating reputation and trust among the business partners offline. A combination of low **client risk** and low financial **risk** may be more prevalent in this industry than in others at counteracting the discouraging effects...

15/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01912974 05-63966

**Are you taking enough precautions?**

James, Rhiannon

PPI: Pulp & Paper International v41n10 PP: 24-27 Oct 1999

ISSN: 0033-409X JRNL CODE: PPI

WORD COUNT: 2688

ABSTRACT: A number of **insurance** companies have set themselves up as specialists in pulp and paper risk management. Two of...

... companies offer Jaakko Poyry's block valuation method when assessing a mill's value. The **insurance** value for each mill is based on the replacement cost for the facilities, taking into...

... to ensure that such large risks can be covered. The biggest outlay in terms of **insurance** costs for pulp and paper companies is the property **damage** and **business** interruption coverage. Much less costly but far more noticeable to the **customers** is the transport **insurance**. Deciding whether the responsibility lies with the **buyer** or **seller** is one of the stickiest issues in cargo **insurance**, and this is where the importance of clear-cut delivery terms comes into the **insurance** sphere. ...



examination.

Author Affiliation:

Gary P. Blitz and Jill...

**15/3,K/6 (Item 6 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01866361 05-17353

**Strategic value sought in middle-mkt. M&As**

Luscombe, Patricia

National Underwriter (Property & Casualty/Risk & Benefits Management)

v103n31 PP: 6, 33 Aug 2, 1999

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 1396

ABSTRACT: As significant middle-market **insurance** company merger and acquisition activity continues, it is sometimes difficult to understand the rationale behind...

... a company derives from its long-term competitive positioning. In analyzing its potential strategic value, **sellers** should consider both "business" and "financial" attributes. Strategic value business considerations include: 1. Does the **seller** have highly competitive, high-quality product lines? 2. Does the **seller** have stringent procedures for underwriting and low **losses**? **Financial** elements of strategic value that **sellers** should analyze include: 1. What is the quality of the **seller**'s investment portfolio? 2. How much operating leverage and capitalization does the **seller** have? Strategic factors **buyers** should consider are also discussed. ...

...TEXT: C.

Buyer D also has diversified products, so Seller C's monoline presents no particular **risk**. In addition, **Buyer** D viewed Seller C's excellent management team and impressive distribution system favorably.

Post-acquisition...

**15/3,K/7 (Item 7 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01815379 04-66370

**Valuing the rep firm: The wonderful uses of life insurance**

Owens, Rachel

Agency Sales Magazine v29n5 PP: 53-56 May 1999

ISSN: 0749-2332 JRNL CODE: AGE

WORD COUNT: 2038

ABSTRACT: The use of life **insurance** in agency buy-sell agreements is one of the most fundamental, important and essential areas of all life **insurance** applications. From the **seller**'s point of view, the risk in using life **insurance** in a buy-sell agreement is the sudden and unexpected death of the **buyer**; whereas, the **buyer** is a fool not to insure the **seller**. For the **buyer**, the most obvious amount of life **insurance** to buy is the purchase price of the agency plus 10% to 15%. For the **seller**,

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the amount might include any accelerated payments due to heirs, **loss** of **business** , or **loss** of **sales** . Tax rules, types of **insurance** and uninsurables are also discussed.

...TEXT: is 15 years, do you want a 15-year buyout period? The health of your **buyer** is another **risk** that you need to manage. Increase the sales price, increase the interest rate of the...

15/3,K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01737183 03-88173

**The common law "duty to serve" and protection of consumers in an age of competitive retail public utility restructuring**

Rossi, Jim

Vanderbilt Law Review v51n5 PP: 1233-1321 Oct 1998

ISSN: 0042-2533 JRNL CODE: AVLR

WORD COUNT: 39873

...TEXT: are best understood by analogizing to long-term bilateral contracts between a supplier and a **buyer** and the identification of the superior **risk** -bearer.<sup>144</sup> In industries with large up-front capital investments, long-term contracts are necessary...

...essential to financing the national pipeline infrastructure.<sup>146</sup>

As is ordinary in practice, long-term **contracts** in private industries are often negotiated so as to allow flexibility in either price or quantity. The extended durations of such **contracts** pose problems for planning risk management, and "gaps" in such **contracts** will always exist. For sales of goods, once service under such a **contract** commences, a supplier has an obligation to continue to meet reasonable demands for services, and...

... along.<sup>146</sup> For example, assume that a seller has agreed to supply all of a **buyer** 's coal requirements for a twenty year period. The parties base price per ton on...

... perform, it will suffer substantial losses. Nevertheless, the approach of some courts in reviewing such **contracts** has been to hold the seller completely responsible and to grant specific performance.<sup>147</sup> In other words, in the longterm **contract** context, some courts have enforced a service continuation obligation, even in the face of substantial **economic losses** to the **seller** .<sup>148</sup>

As others observe, this approach to enforcing contracts has some efficiency basis in the...

... hypothetical agreement, the utility, is a rate-regulated monopolist. Vis-a-vis the end use **customer** , the utility is the superior **risk** -bearer with respect to changes in the supply of electricity and the technological aspects of transmission and distribution. The **customer** , though, may be the better **risk** -bearer with respect to its unforeseeable uses of the utility's service. At the same... planned and built to meet the large customer demand. Without retail choice opportunities for all **customers** , smaller **customers** are at a significant **risk** of bearing the burden of excess capacity as larger customers self-generate, bypass the system...for imposing extraordinary service continuation obligations relates to the utility's status as the superior **risk** -bearer vis-a-vis the **customer** .<sup>253</sup> In deregulated power markets, however, the long-term contract analogy, which undergirds application of... exist, but power supply markets will

require DisCos to minimize the impact of subsidies on **customers** or **risk** losing **customers** , especially larger ones, to bypass or other suppliers wheeling on the DisCo system.258

Most... a DisCo offers basic service at a price exceeding the spot market price, it will **risk** losing basic service **customers** to other suppliers. Thus, to the extent the DisCo assumes the entire obligation for basic...

... an adequate incentive to purchase from the exchange the lowest cost power, or it will **risk** losing basic service **customers** to alternative suppliers if those customers opt to participate in the direct retail purchase market... be desirable to impose continuation obligations on the utility, except in those instances where the **customer** is, on average, the superior **risk** -bearer and the gains from requiring **customers** to bear the risks of shut-off exceed any loss spreading gains from imposing the...

15/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01342466 99-91862

**Negative option selling plans: Current forms versus existing regulations**  
Spriggs, Mark T; Nevin, John R  
Journal of Public Policy & Marketing v15n2 PP: 227-237 Fall 1996  
ISSN: 0743-9156 JRNL CODE: JMP  
WORD COUNT: 10248

...TEXT: sales, compared to traditional positive option methods, and some firms appear to be willing to **risk** aggravating or even losing some **customers** to achieve the increased sales.

The marketing literature has largely ignored negative option selling, though... rates. This information also would be a useful aid for making public policy decisions regarding **negative** option selling rules and laws.

**Economic** analysis indicates that **negative** option exchange can be an efficient method of selling products, but these methods also can option **buyer** are usually greater than zero in terms of time and effort, and a more sophisticated analysis must incorporate this type of opportunity cost information. Furthermore, in a negative option plan, **buyers** often incur costs not fully captured in the models, such as the costs of finding a suitable negative option **seller** , responding to a **seller** 's prenotification card, and returning any unwanted products. Many of these models also assume negative option **buyers** are passive (i.e., accept most or all offers), but in reality, most **buyers** actively review prenotification cards and frequently reject the **seller** 's offer (FTC 1973). Economic analysis can provide valuable insights on the benefits and drawbacks...

... must be done with care. If efficiency arguments are used to set or justify public **policy** and regulatory rules for negative option selling, the external validity of those arguments is crucial...

15/3,K/10 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01093284 97-42678

**The economic loss doctrine and the CGL: Confusing disappointment with disaster**

Hale, Michael S

CPCU Journal v48n3 PP: 185-190 Sep 1995

ISSN: 0162-2706 JRNL CODE: CPC

WORD COUNT: 4009

...TEXT: system malfunctioned and resulted in lost profits, additional personnel costs, diminished capacity to generate new **business**, and **damage** to the **business** reputation of the **customer**. In analyzing the scope of liability coverage, the court looked to the "property damage" provision in the **policy** and determined that there was no coverage as there was no casual connection to tangible property. Instead, the court stated that the consequential **damages** alleged represent intangible **economic losses** resulting from the failure of the security management system to perform as expected.(26) The **seller** of the security management system was without coverage due to the fact that the losses were the result of the dissatisfaction with commercial expectations, the basis of the **economic loss** doctrine.

Professional liability coverage, where available, may have been the solution to the problem examined...policies may provide some coverage to respond to the economic loss gaps of a commercial **client** and should be considered.

**Noninsurance Risk Transfer Devices**

Noninsurance risk transfer devices also present the opportunity for a furthering of the...

**15/3,K/11 (Item 11 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00941723 95-91115

**The UCC: Taking a closer look at Article 2**

Baldwin, Diane M; Whiteside, Frances B

Legal Assistant Today v12n2 PP: 70-73 Nov/Dec 1994

ISSN: 1045-6686 JRNL CODE: LAT

WORD COUNT: 2825

...TEXT: who has title normally bears the risk of loss for the goods. In a sales **contract**, title passes from a **seller** to a **buyer** when the **seller** tenders delivery. The type of delivery **contract**, therefore, determines when title passes and when risk of loss is assumed.

Under Secs 90...

... if the goods are held by a bailee to be delivered without being moved, the **risk** passes to the **buyer** upon:

\* receipt of negotiable document of title, or

\* acknowledgment by the bailee of the buyer...

...by a common carrier or held by a bailee and the seller is a merchant, **risk** of loss passes to the **buyer** on receipt of goods. If the seller is not a merchant, the **risk** passes to the **buyer** upon tender of delivery, as set forth in Sec 509(3).

If a seller tenders nonconforming goods, the **buyer** is protected by 510.

The **risk** of loss remains on the seller until either it cures the defect or the buyer accepts the nonconforming goods.

When a buyer accepts the goods, it then assumes the **risk** of loss. If the **buyer** later discovers that the goods are nonconforming (e.g., have a latent defect), it may...

15/3,K/12 (Item 12 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00904531 95-53923

**Understanding financial futures**

Klecka, Eileen

TMA Journal v14n4 PP: 49-53 Jul/Aug 1994

ISSN: 0731-1281 JRNL CODE: JCG

WORD COUNT: 2946

...TEXT: out the futures hedge position should approximately offset the increased borrowing cost.

**WHAT ABOUT COUNTERPARTY RISK ?**

The **buyer** or the seller of a financial futures contract has agreed today to perform a specific... margin in order to establish their futures positions.

Once a position has been established, both **buyers** and **sellers** are committed to pay any losses - and may choose to receive any gains - on a daily basis for as long as it remains open. **Profit** and **loss** on a futures **contract** is the difference between the **contract** price when the position is opened and the price when it is closed out. Futures...

... amount of both the initial deposit and the maintenance margin will depend on which futures **contract** is traded, since margin varies from **contract** to **contract**.

Maintenance margin levels are lower than the initial margin requirements so that position holders can...

15/3,K/13 (Item 13 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00613760 92-28863

**A Rainbow of Consulting Services**

Gold, Robert J.; Lehmann, Alan L.; Child, Joy C.; Greenberg, Stephanie D.; Murray, David M., Jr.; O'Connor, Joseph C.; Turtletaub, James M.; Webber, Jay

Massachusetts CPA Review v66n2 PP: 17-23 Spring 1992

ISSN: 0025-4770 JRNL CODE: MCP

WORD COUNT: 3114

...TEXT: agent and client to identify the types of risks to insure against, the level of **risk** that the **client** is willing to absorb (such as having a higher deductible to keep down the total...

... for purposes of determining a fair market value. This service is needed by both potential **buyers** and sellers and estates of deceased **business**

owners.

23. **DAMAGE MEASUREMENT:**

Lost **profits** Lost earnings Wrongful death Wrongful termination Personal injury litigation Contract disputes Medicare/Medicaid fraud Business...

**15/3,K/14 (Item 14 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00349625 87-08459

**Liability of Supplying Technology**

Brandon, George

Bankers Magazine v170n1 PP: 60-63 Jan/Feb 1987

ISSN: 0005-545X JRNL CODE: BZE

...ABSTRACT: marketing of bank services can involve the supply of computer hardware and software to corporate **customers**. Banks must recognize their liability **risk** in the event of equipment failure and subsequent **business losses**. A bank's sale of a computer system generally is governed by the stringent Uniform...

... warranty is that the computer hardware performs the particular function specified as needed by the **customer**. Banks may want to consider exploiting the UCC provisions that permit the disclaimer of implied warranties by **sellers**. Banks must be careful in making inadvertent express warranties to their **customers** about the computer equipment; disclaimers of express warranties are not always upheld by the courts. Finally, banks should stipulate in the purchase **contract** that the **customer**'s damage remedies are limited to the replacement or refund of the computer.

**15/3,K/15 (Item 15 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00184900 82-26461

**Analysis of an Institutional Alternative to Residential Land Contract Sales**

Wright, Thomas V.

Federal Home Loan Bank Board Journal v15n9 PP: 9-12 Sep 1982

JRNL CODE: FHL

...ABSTRACT: associations (S&Ls) to enforce the due-on-sale clause found in virtually all mortgage **contracts**. **Sellers** will need to work with lenders rather than acting without consulting them, and lenders are sure to be more aggressive in clamping **down** on unauthorized **sales**. Both these developments will diminish the allure of land **contract** sales. The management at Gem Savings (Dayton, Ohio), a \$1.3 billion S&L, has...

...developed and implemented the Gem Guaranteed Alternative Mortgage (GGAM) as an alternative to residential land **contract** sales. The GGAM offers **sellers**: 1. assured **buyer** financing, 2. elimination of **risk** of **buyer** default, 3. immediate termination of loan obligation to the financing institution, and 4. a guarantee of return of equity. The GGAM offers **buyers**: 1. a favorable initial interest rate, 2. immediate transfer of the title, 3. guaranteed long...

**15/3,K/16** (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00163987 82-05548

**Home Warranties: An Analysis of an Emerging Development in Consumer Protection**

Meeks, Carol B.; Oudekerk, Eleanor H.  
Journal of Consumer Affairs v15n2 PP: 271-289 Winter 1981  
ISSN: 0022-0078 JRNL CODE: JCA

...ABSTRACT: National Association of Home Builders. Home warranties serve a 2-fold purpose: 1. reducing the **buyer's risk** of substantial **financial loss**, and 2. protecting the builder, **seller**, or real estate vendor from legal liability. Perhaps the greatest need for protection is in the area of resell housing. In the absence of warranties, a home **buyer** can find some protection in self- **insurance** and/or consumer education. A survey of homeowners in 4 New York counties revealed that...

**15/3,K/17** (Item 17 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00113318 80-07206

**The Options Market**

Metzger, Irwin H.; Diliberti, Barbara A.  
Executive v6n1 PP: 37-40 Fall 1979  
JRNL CODE: EXT

...ABSTRACT: specific actively traded stock at a certain price any time during the life of a **contract**. The action revolves around the price movement of the underlying stock and its effect on the call's premium. The decision to be a **buyer** or **seller** reflects the investor's analysis of the market, the underlying stock, and his own financial...

... uncovered call writing, a very aggressive option strategy, can offer very attractive leverage, but potential **profit** is limited, while potential **loss** is not. Buying a call may serve numerous investment objectives and offers excellent leverage and limited **risk**, but the **buyer** must be prepared to lose 100% of his investments. Put options, the mirror images of...

**15/3,K/18** (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07888048 Supplier Number: 65346961 (USE FORMAT 7 FOR FULLTEXT)

**Reinsurers push for higher rates.(worldwide)(Industry Overview)**

SOUTER, GAVIN; WINSTON, PAUL D.

Business Insurance, v34, p1

Sept 18, 2000

Language: English Record Type: Fulltext

Article Type: Industry Overview

Document Type: Magazine/Journal; Trade

Word Count: 3076

(USE FORMAT 7 FOR FULLTEXT)

Search Report from Ginger R. DeMille

TEXT:

...underwriting results, observers say. Beginning with year-end 1999 discussions, reinsurers have been preparing their **clients** to expect rate increases when **contracts** renew this year. But while many reinsurance **buyers** expect that the cost of their protection will increase, they likely will resist reinsurers' efforts...

...it is more a chance to gauge the market's mood than to negotiate actual **contracts**. A common theme at this year's meeting was that although year-end 1999 saw...

...I picked up was the beginning of a process of narrowing the expectation gap between **buyers** and **sellers** of reinsurance," said Max Taylor, chairman of Lloyd's of London. "There are some reinsurers...

...been the messengers for this push, Mr. Taylor noted, and "they clearly have been preparing **clients** for the need to pay higher prices if they want quality underwriting." And reinsurance **buyers** generally recognize that there is a need for price increases, several reinsurance executives agreed. There seems to be a general understanding among **clients** of the need for higher rates, said Ross L. McKenzie, deputy chairman of Aon Group Ltd. in London. "**Clients** expect they'll have to pay a little more, so there is no real **buyer** resistance unless they are seeing big rate hikes," Mr. McKenzie said. Reinsurers generally are differentiating...

...not expect many cedents to switch reinsurers in search of better deals, Mr. McKenzie said. "**Clients** want to stay with their markets," he said. "There's a sort of principal of payback. If a reinsurer does the right thing and pays the loss, the **client** does the right thing by paying the higher rates that follow," Mr. McKenzie said. "There is a recognition on the part of **buyers** in most areas that the cost of reinsurance is going to be higher," agreed James...

...the quantum of those increases," he said. The worst thing reinsurers could do to their **clients** is impose across-the-board rate hikes without differentiating among risks, said Bernhard Fink, chairman...

...company formerly known as ERC Frankona Re. "Underwriters need to have an understanding of the **client**'s **risk**, to demonstrate if the higher rate is needed," Mr. Fink said. Reinsurers need to be able to show **clients** "a fact-based assessment" of what their rates need to be, he said. Dirk Lohmann...

...two hats at the Rendez-Vous -- one as a reinsurer and one as a reinsurance **buyer** for other units of ZFSG. As a **buyer**, ZFSG is resisting big rate hikes in lines where there are no losses, Mr. Lohmann said. As a **buyer**, it is frustrating to see rate hikes or a loss of capacity from reinsurers that...

...between good and poor performance, he said. There is a "lack of loyalty to existing **business** with decent **loss** experience," Mr. Lohmann said. Mr. Lohmann said the reason for this lack of loyalty is...

...attaining such a goal. As a reinsurer, Zurich Re used the Rendez-Vous to ascertain **clients**' expectations about renewals. "Even if their loss experience is clean, they expect rates to rise...

...question of how much," he said. "From my vantage point as a reinsurer, I think **clients** understand we need to make money," Mr. Lohmann said. "I also hope they get the...this line accounts for only about 15% of overall volume, he noted. Risk excess-of- **loss business** also needs higher rates, but because its capacity needs are not as dramatic, it is...



15/3,K/19 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07544387 Supplier Number: 63263395 (USE FORMAT 7 FOR FULLTEXT)  
**New Representations and Warranties Policy Announced by Chubb Executive Risk.**  
PR Newswire, p4974  
July 10, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 653

... with mergers and acquisitions.  
In the sale of a business (a "buy/sell transaction"), the **seller** makes contractual representations and warranties that form the basis of a **buyer** 's purchase decision. Chubb Executive **Risk** 's new **policy** helps protect a **seller** from **financial loss** resulting from a lawsuit caused by a breach of one or more insured representations or warranties. A **buyer** can also purchase the new **policy** to help protect against **financial loss** resulting from a **seller** 's breach of one or more insured representations and warranties.

"With merger and acquisition activity...

...warranties, the buyer simply submits a claim affidavit and estimated loss amount to Chubb Executive **Risk** . Additionally, under the **buyer** agreement, coverage for third-party liability of the buyer resulting from a breach of representation...

15/3,K/20 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07353478 Supplier Number: 58267657 (USE FORMAT 7 FOR FULLTEXT)  
**R&W Liability Insurance Offers Protection.**  
Cohen, Robert  
San Diego Business Journal, v20, n49, p26  
Dec 6, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1038

... you turn for protection during this volatile time?  
The New Jersey-based Chubb Group of **Insurance** Companies offers **buyers** and **sellers** the piece of mind they are craving in the form of Representations and Warranties Liability **Insurance** . Since 1998, this **policy** has been in existence to help protect individuals from **financial loss** resulting from a breach of a representation or warranty (R&W).

When developing a transaction...

...Insurance Carrier  
Described as a written transfer of risk, R&W Liability Insurance passes any **risk** a **buyer** or seller faces during a transaction to a third party risk taker -- the insurance carrier...

15/3,K/21 (Item 4 from file: 16)

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DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05142513 Supplier Number: 47849385 (USE FORMAT 7 FOR FULLTEXT)

**Who Has To File L & D Claim?**

Lamboley, Paul H.

Traffic World, p54

July 21, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1004

... the outset, the owner-seller of the goods bears the risk of loss. In sales **contracts** which contain transportation terms, the question is whether the **seller** has agreed to ship or deliver goods to a particular location. If so, **risk** of loss passes to the **buyer** when the goods are tendered at the particular destination in a manner or condition which enables the **buyer** to take delivery. If not (no shipment terms), the **risk** of loss passes to a **buyer** when the goods are delivered to the carrier.

When goods are to be delivered without being moved, **risk** of loss passes to the **buyer** on the buyer's receipt of a negotiable document of title covering the goods or...

**15/3,K/22 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

12362070 SUPPLIER NUMBER: 62703348 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Japan's new product liability law: achieving modest success.**

Rothenberg, Phil

Law and Policy in International Business, 31, 2, 453

Wntr, 2000

ISSN: 0023-9208

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 25810

LINE COUNT: 02094

... prevent the defect.(58)

Article 570 of the Civil Code also provides a remedy in **contract** for defective products.(59) This article provides for breach of warranty liability for defects not foreseen or contemplated by the **purchaser** at the time of sale.(60) Under Article 570, **purchasers** of products with latent defects are entitled to demand damages or to rescind the **contract** .(61) Two specific aspects of Article 570, however, substantially limit its effectiveness.(62) First, unlike...

...damages, damages under Article 570 for a latent defect are limited in practice by the **buyer** 's ...or expectancy interest; this includes damage to the product itself but not personal injury, property **loss** , or other **economic loss** .(63) Accordingly, **damages** are limited to the product's price.(64) Second, the **buyer** must be unaware of the defect at the time of purchase; if the **seller** proves that this is not the case, the **seller** can establish that the **buyer** assumed the **risk** and defeat the claim.(65)

In addition to the previously mentioned obstacles to the imposition  
...

**15/3,K/23 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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11275067 SUPPLIER NUMBER: 55374411 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Watch out for these common mistakes in transition plans. (part three of three)**

Harris, Steven M.

American Medical News, 42, 29, 22

August 2, 1999

ISSN: 0001-1843 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 733 LINE COUNT: 00063

... from a negligent act will be adequately covered by their professional liability insurance policy.

The **insurance** company will indeed protect the **buyer** for **financial losses** suffered by its policyholder -- the **buyer**. Similarly the **seller**'s **insurance** company will insure the **seller** for losses sustained by the **seller** in connection with the **seller**'s negligence.

Neither company however, will extend its coverage to a party beyond its insured...

...expects to receive a check for an agreed-upon amount until the debt is extinguished.

**Buyers** often attempt to limit their **risk** by providing an offset (or set-off) provision within the promissory note in the event...

15/3,K/24 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10416415 SUPPLIER NUMBER: 21050445 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Stopping the Loss.**

Kostelni, Hugo; Leonard, Gregory E.; Frank, Lawrence G.

Best's Review - Property-Casualty Insurance Edition, v99, n4, p95(1)

August, 1998

ISSN: 0161-7745 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2414 LINE COUNT: 00198

TEXT:

...next asbestos-type crisis-these are just a handful of the exposures or uncertainties that **insurance** company executives must manage. Reinsurance is the key tool that **insurance** company executives use to manage these uncertainties. However, a significant portion of these exposures may...

...retained premium is not normally desirable, since most companies want to demonstrate growth. Alternatively, reinsurance **buyers** are discovering that stop-loss reinsurance is an effective and efficient way to protect and, possibly, enhance the company's **income** and surplus. Stop- **loss** reinsurance reduces much of the volatility to earnings by providing broader coverage. Broader coverage reinsures...

...begun to use stop loss to complement their traditional catastrophe covers. The fact that the **sellers** of reinsurance buy stop-loss reinsurance as their core reinsurance is a testimony to the benefits. Reasons reinsurance **buyers** purchase stop-loss reinsurance include: \* Broader reinsurance protection. \* More stable underwriting results. \* Reduced reinsurance cost...

...in excess of an agreed upon loss ratio. Stop-loss reinsurance not only permits the **buyers** of reinsurance to reduce reinsurance costs by replacing low-layer or working layer traditional catastrophe coverage (property or casualty) with stop loss, but also provides broader protection

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of **income** and surplus from Any **loss** contingency (severity or frequency) that may arise. An Example Stop-loss reinsurance may cost as...

...to the cover, the company is out \$10 million of ceded premium. The reinsurer can **profit** by \$10 million (no **loss** ) or lose \$30 million (on one full loss). This is a 3-to-1 risk...reinsure by themselves are now combined in one cover with the other major lines of **business** . Stop- **loss** reinsurance creates a potential diversification of exposures that allows favorable experience in one line of...

...account aggregate stop loss reinsurance are analogous to the benefits from the aggregate all lines' **insurance** products being purchased by Fortune 1000 companies. "Aggregate all lines" **insurance** products combine the property and casualty policies and perhaps other business risks for the **insurance** **buyer** . Fortune 1000 **insurance** **buyers** have also reduced the costs of **insurance** and simplified the purchase of **insurance** by consolidating multiple **insurance** policies into a single "aggregate all lines" **policy** . An incidental benefit of the aggregate all lines" product is that the question, "Is the loss covered?" becomes irrelevant, since the **insurance** by definition covers all lines. In our example, we assumed that the full loss penetrated...

...catastrophe events, but also protect against the unanticipated adverse loss development on the net retained **losses** for all lines of **business** . If a company's underlying business is prone to high frequency/low severity losses, stop...

...will fill this gap in coverage and reduce the volatility to earnings. Slow Adoption Many **insurance** companies have not bought stop loss because they are unfamiliar with it or they have...

...risk and not underwriting risk. One major reason may be that reinsurance brokers' and their **clients** ' interests are not always aligned. Premium savings from stop-loss reinsurance can reduce reinsurance brokerage...

...reinsurance only as a last-ditch attempt to maintain an existing account or if the **client** takes the initiative. New Rules Recent changes in accounting rules may further the growth of stop-loss reinsurance. The revised Chapter 22, Reinsurance, of the National Association of **Insurance** Commissioners' Accounting and Practices Procedure Manual and Statement of Financial Accounting Standards No. 113, Accounting and Reporting for Reinsurance of Short-Duration and Long-Duration **contracts** have defined the requirements of reinsurance. The transfer of **insurance** risk in a reinsurance agreement must be sufficient so that it is reasonably possible for reinsurers to incur a significant loss. The **insurance** risk transferred to the reinsurer must include sufficient elements of both timing and underwriting risk. The presence of both the underwriting and timing **risk** will enable the **buyer** to demonstrate that the reinsurer has assumed significant **insurance** risk and that it is reasonably possible for the reinsurer to realize a significant loss...

...the stop-loss market. Stop-loss reinsurance will be the future of reinsurance for many **insurance** companies, as it is already for most reinsurers. More than 20 domestic and offshore reinsurers...increase in taxes The offsetting tax consequence depends upon the tax discount in the ceded **loss** reserves, and the related investment **income** on those reserves. For instance, in the hypothetical example earlier in which the company paid \$20 million of premium for \$50 million **loss** recovery, the underwriting **income** will be improved by a net \$30 million. However, if the ceded reserves have a...

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...but also to result in tax benefits. The benefits of stop-loss reinsurance have attracted **buyers** of reinsurance for publicly traded companies, national multiline **insurance** primary companies and specialty' long-tail casualty writers. Single or multiyear stop-loss reinsurance will ...

...to fill the gap where traditional excess reinsurance falls short. For single-state and regional **insurance** companies, the future demand for stop-loss reinsurance will grow as **buyers** require more efficient forms of reinsurance to achieve income stability or surplus protection.

15/3,K/25 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09840638 SUPPLIER NUMBER: 19769445 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Limiting claims for lost profits. (Long Island Finance Monthly Magazine)**

Gumersell, Walter J.

LI Business News, n14, p29(1)

April 7, 1997

ISSN: 0894-4806

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 618

LINE COUNT: 00052

...ABSTRACT: right language in a sales contract. The seller includes a damage clause in the sales **contract** which waives the right of the **buyer** to file a claim for lost profits in cases where the goods purchased fail to satisfy the **buyer**. However, the **damage** clause does not apply to **sales** involving the consumer but can only become enforced when transacted in a commercial setup.

... Accordingly, the court declared, it was not unreasonable, "in this commercial setting, to allocate that **risk** to the **buyer** ." The court therefore dismissed Palermo's claim to the extent it sought consequential and incidental...

15/3,K/26 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09293143 SUPPLIER NUMBER: 19033705 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Is mens rea required for a criminal violation of the federal securities laws?**

Beveridge, Norwood P.

Business Lawyer, 52, n1, 35-64

Nov, 1996

ISSN: 0007-6899

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 17343

LINE COUNT: 01339

... violation was no defense.(154) It was enough that he knew he was subjecting his **customers** to precisely the **risk** which the rule was designed to protect against.(155)

In reaching this decision, the court...Pa. 1946) (accepting SEC argument as amicus supporting implied cause of action in favor of **seller** of securities under (sections) 10(b) of 1934 Act and Rule 10b-5). The Commission...is by no means clear"); Richard M. Weinroth, Over of Civil and Criminal Liability of **Clients** and Attorneys for Federal and Arizona Securities Violations, 26 Ariz. St. L.J. 1, 5...

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...see also Judson v. Buckley, 130 F.2d 174 (2nd Cir. 1942); (finding illegality of **contract** under 1933 Act no bar to recovery because no harm to public); cf. Kaiser-Frazer Corp. v Otis & Co., 195 F.2d 838 (2nd Cir. 1952) (stating underwriting **contract** not enforced where registration statement is false and misleading). (79.) Section 5, 15 U.S...be available. Pinter v. Dahl, 486 U.S. 622 (1988). Otherwise, the fact that the **purchaser** is a sophisticated investor is no defense. Byrnes v. Faulkner, Dawkins & Sullivan, 550 F.2d...

...in any profit-sharing agreement, collateral-trust certificate, preorganization certificate or subscription, transferable share, investment **contract** , voting-trust certificate, certificate of deposit for a security, fractional undivided interest in oil, gas...

...they undoubtedly also would have been exempted specifically due to the political power of the **insurance** industry. See Landis, supra note 33, at 46-47 n.24; see also SEC v. United Benefit Life Ins. Co., 387 U.S. 202 (1967) ("Flexible Fund" deferred annuity **contract** is security under 1933 Act). (89.) Reves v. Ernst & Young, 494 U.S. 56 (1990...

...is still sale of a security and rejecting "sale of business doctrine" that such a **buyer** is not an investor). (92.) SEC v. W.J. Howey Co., 328 U.S.293 (1946) (holding such an interest to be an investment **contract** and therefore a security). (93.) SEC v. C.M. Joiner Leasing Corp., 320 U.S. 344, 353-55 (1943) (finding assignment of oil leases with associated drilling is investment **contract** and security). (94.) Id. at 355. (95.) D.H. Roe v. United States, 287 F...

...See Doran v. Petroleum Management Corp., 545 F.2d 893 (5th Cir. 1977) (holding sophisticated **buyer** may be entitled to rescission under (sections) 12(a)(1) if another offeree nonbuyer was...Lomasney & Co., 452 F.2d 871 (2d Cir. 1971) (finding broker's letter to his **customer** during the waiting period committing to sell 5000 shares of stock violates (sections) 5 of...

15/3,K/27 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06509374 SUPPLIER NUMBER: 14442329 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The economics and politics of automobile insurance rate classification.**

Harrington, Scott E.; Doerpinghaus, Helen I.

Journal of Risk and Insurance, v60, n1, p59(26)

March, 1993

ISSN: 0022-4367

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 10247 LINE COUNT: 00851

... necessarily heterogeneous. The costs of obtaining classification information also play an important role in the **policy** debate. Before considering the effects of costly and imperfect information, it is useful to consider the case where **insurance buyers** and **sellers** have perfect information on expected claim costs. When both the **buyer** and insurer know the expected frequency and severity of claim costs under any given **contract** , competition would force each **buyer** 's premium to equal the **buyer** 's expected claim costs (suitably discounted to present value) plus the marginal nonclaim cost to...

...costs and curtailed sales to the group with higher expected claim costs would earn substantial **profits** . Other insurers would suffer **negative**

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**profits** from the reduced number of consumers with lower expected claim costs in their portfolios. Competitive...claim costs per unit of coverage for the two groups. The benefit to a low- **risk buyer** net of classification costs (represented by the area ABCD) need not exceed the loss to a high- **risk buyer** (the area CDEF). The net social benefit is not necessarily positive: compare areas ABCD and...

15/3,K/28 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03922456 SUPPLIER NUMBER: 07658733 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Coping with changing market conditions. (column)**  
Jaffe, Alfred I.  
National Underwriter Property & Casualty Risk-Benefits Management, v93, n21  
, p15(2)  
May 22, 1989  
DOCUMENT TYPE: column ISSN: 1042-6841 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 957 LINE COUNT: 00072

... part of it is not easy; in fact it's damn delicate. Your business person **clients** --entrepreneurs, not professional **risk** managers--who have a lot on their minds besides insurance, nevertheless have to be educated...

...to a seller's market and the prices go up and availability of insurance goes **down** .

This is the language **business** people understand. How much you want to embellish it depends on the willingness of the particular **client** to listen--most of them won't--and his or her ability to absorb and...

15/3,K/29 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03464221 SUPPLIER NUMBER: 06271773 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The battle over market reform. (includes additional articles on Brady Commission and on specialist firms) (Money & Markets)**  
Norton, Robert E.; Riley, Charles A., II  
Fortune, v117, n3, p18(8)  
Feb 1, 1988  
ISSN: 0015-8259 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 6303 LINE COUNT: 00482

15/3,K/30 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

00456754  
**Protect cash flow with credit insurance.**  
Boxboard Containers November, 1978 p. 55-561

Credit **insurance** for working capital is discussed by RE Parmelee of American Credit Indemnity Co. Credit **insurance** helps overcome trauma of delinquent receivables. Inability to collect receivables is a main cause of **business** failures; dollar **loss** from **business** failures matches the amount of money lost from fire. **Insurance** of business receivables

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protects against abnormal or excessive credit losses that can result from the failure of one or more large **customer** accounts. When and if sales volume declines, working capital can be kept healthy by an **insurance** guarantee surrounding the **seller**'s trade receivables. It is used mainly by companies with sales of \$500,000-\$100 mil/yr. Business credit **insurance** is not a substitute for the supplier's own **credit evaluation** of **client** firms. Rather, it is a backup of the supplier's credit department. While such **insurance** cannot guarantee a profit, it does provide a measure of control over factors contributing to...

...delivery are made, a new entity is created--an account receivable. Title passes to the **purchaser**, as does the right to insure.

...

15/3,K/31 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

10184520 (USE FORMAT 7 OR 9 FOR FULLTEXT)

HIGHER ARBITRATION COURT SORTS OUT CONSTRUCTION CONTRACT CASES

INTERFAX

March 07, 2000

JOURNAL CODE: WIRA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 6490

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of that article are applicable only to the acceptance of the results of activities.

The **customer** proved that certain jobs covered by the acceptance document had been done unsatisfactorily. The poor...

... partly in favor of the plaintiff and ruled that the jobs whose quality met the **contract**'s provisions should be paid for. 14. The demand for recognizing a unilateral acceptance certificate...

... work done. The contractor filed a suit with an arbitration court to demand from the **client** the refunding of the cost of the commissioned fodder-distribution facility on the grounds that the acceptance certificate was unilateral. The **client**, upon the receipt of a notification, refused to attend the acceptance procedure on account of...

...schedule was not observed.) The contractor made a note in the acceptance certificate that the **client** had refused to sign it, which was in full accordance with Article 753 of the...

... the claim, saying that Article 753 of the Civil Code implies the obligation of the **customer** who evades the acceptance procedure, to repay the cost of the work done on the...

...Code, the delivery of the work done by the contractor and its acceptance by the **customer** shall be documented in a certificate, signed by both sides. If one of the sides...

... proof that the contractor had fulfilled his obligations stipulated in the agreement and, if the **customer** refuses to pay for the work done, the court shall consider the **customer**'s reasons for refusing to sign the acceptance certificate. Paragraph 1 of Article 754 of the Civil Code says that the contractor shall bear the responsibility before the **client** for



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departures from the terms stipulated in the technical documentation and the construction standards and...

... of the built facility. Given this, the court should have given its assessment to the **customer** 's displeasure with the fact that the facility had not been brought to the design capacity as, in case this fact is confirmed, the **client** 's refusal to accept the work done would have been founded. 15. The Value Added Tax shall be exacted from the **customer** in addition to the cost of the work done, if the VAT was not included...

... work. A contractor filed a suit with a court of arbitration to demand that the **client** repay its debt worth the VAT on the cost of the work performed by the contractor. The **customer** refused to recognize this debt on the grounds that the agreement on the construction of...

... be satisfied whether or not there was a corresponding provision in the agreement. 16. The **customer** may mend the flaws in the work done by the contractor on his own or... stock company. The court of first instance satisfied the suit on the grounds that the **buyer** has the right to choose the form of compensation for the low quality of the...

... liability company with parts of a pre-fabricated storehouse. Thus the sides acted as a **seller** and a **buyer** . Under the same agreement, the joint-stock company was to install the storehouse on a...

... accordance with Article 740 of the Civil Code, establishes relations of a builder and a **customer** between the sides. The materials of the case suggest that after the facility was accepted by the **client** , leaks caused by violations of the rules of construction and by purely technical flaws were...

... in accordance with Article 723, not Article 475 of the Civil Code. This gives the **customer** the right to mend the flaws on his own and demand the compensation for its expenses from the contractor, if the **client** 's right to do so is envisioned in the construction **contract** . The **customer** 's claims were rejected as there was no such term in the **contract** . 17. The failure by one side to implement the obligation on cooperation under a construction...

... sanctions are considered for the failure to fulfill an obligation stipulated in the agreement. A **customer** filed a suit with an arbitration court to demand that the contractor be fined for...

... on the grounds that the apartment house was built and finished on time, but the **client** was refusing to accept the work done as the apartment house had not been connected...

... to the city resource-supplying network. It was established that the contractor had sent the **customer** - a municipal housing-utility enterprise - several letters asking for its assistance in receiving a permit...

...says that following the acceptance of an intermediate stage in the work, it is the **client** that deals with the **risk** of the loss or damage of the project, in case this occurs through no fault...

...of the results of individual stages in construction which may entail the transfer of the **risk** to the **client** . The **risk** of accidental loss or damage of the construction project prior to the acceptance of this...

15/3,K/32 (Item 1 from file: 476)

DIALOG(R) File 476:Financial Times Fulltext

(c) 2003 Financial Times Ltd. All rts. reserv.

0002024907 B0CCFBPAB4FT

**US Stock Index Futures: HOW THE NEW CONTRACTS WORK**

Financial Times, P 15

Friday, November 18, 1983

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 482

...s value and is often made in the form of US Treasury Bills.

Typically the **buyer** of a futures **contract** believes the index will rise and is seeking to benefit from that movement, while a **seller** is counting on a fall. Dramatic changes on the stock index can produce big **profits** or **losses** very quickly. Theoretically the risks are unlimited.

Contracts can be sold to other parties before...

...or three per cent of the contract's value.

These two factors, together with limited **risk** for the option **buyer**, make options contracts particularly attractive to individual investors while the higher contract value of the...

**15/3,K/33 (Item 1 from file: 636)**

DIALOG(R) File 636:Gale Group Newsletter DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

04548966 Supplier Number: 59133343 (USE FORMAT 7 FOR FULLTEXT)

**Success from Failure, A Newsletter with a Vision for the Future To receive information about subscribing to this newsletter including price send request to FirstList, e-mail:mergers@primenet.com - How to Enhance the Value of Your Business.**

Richter, Donald W.

Merger & Acquisition Opportunities: FirstList, pNA

Feb, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 4220

... Depending on their characteristics, they can be either value enhancers or detractors. For example, a **buyer**'s perception of **risk** is highly important. Depending on the characteristics of a factor, it may appear to increase...FINANCIAL PERFORMANCE: 1.) Growth rate of the company in the last 3 to 5 years. **Buyers** will value a high growth company at a higher multiple of earnings than a slow...margins over time. Inconsistent margins are also a caution flag. Objective: Examine your product mix, **customer** mix and geographic territories to find sources of low margin items, **customers** and sales territories. Determine if you would be better without these, or if replacements are...importance of the amount of profit. However, the trend and consistency are also consideration for **buyers**. A strong, consistent upward trend is a significant enhancer of value. Objective: Develop a well...of trade accounts receivable, relative to norms in their industry, trigger an immediate caution flag. **Buyers** wonder if there are quality and service problems, **customers** with financial problems that need to be dropped, or other risk issues. If inventory turnover... sales and other assets. A requirement for high fixed assets can often mean that a **buyer** has to invest in major capital purchases in the near future. If so, that reduces...out of line with industry norms, that also raises questions in the mind of a **buyer**. Objective: Be aware of the normal ratio

of fixed assets to sales and other assets...A company that is located with debt raises several questions in the mind of a **buyer**. Why was the debt incurred? Has the requirement for debt service drained the company financially...If your debt is increasing to support growth, be prepared to explain this to a **buyer**. INTERNAL STRENGTHS AND WEAKNESSES. 1. Key employees---experience, training, capability. **Buyers** perceive **risk** in businesses where the employees have brief experience in the industry and/or the company...

...on vacation, ill or hurt, that indicates that they could not do so for a **buyer** either, so that is a detractor from value. Objective: Review where each of your ...Begin immediately to put training programs into place. Then have these all documented for potential **buyers**. If your employee experience level is low, consider making some changes if you have weak former, a **buyer** will worry about being non-competitive as pricing becomes more of an issue in today's marketplace. In the latter, a **buyer** will worry about having to increase pay scales after an acquisition and this will reduce...pay scales. Having plans that are either too rich or too sparse creates concern by **buyers**. It is very difficult to take anything away, but a **buyer** will like to be in a position of improving benefits, if affordable, so the employees...or not. But, don't overdo it and create a potential problem for a prospective **buyer** by saddling him with high cost plans. 4. Production equipment and processes---old, new, maintenance...possible upgrade with new controls. Plan to have capacity to handle some growth, so a **buyer** doesn't have to invest in new equipment immediately, provided that this ...be efficiently used at your current operating level. 5. Marketing and sales program and personnel. **Buyers** perceive that the hardest function to change or improve in a business is Sales and increase sales given the challenge and the resources. **Buyers** figure that enlarging operational and administrative capacity can be done much easier, so your efforts will pay off well. 6. Facility age, condition, suitability, expandibility. **Buyers** want to be able to operate in a suitable and efficient facility, which may be...are on the horizon. INDUSTRY AND MARKETS. 1. Industry---growth rate, ecology factors. Very few **buyers** are interested in declining markets. So that decreases value. Another detraction is the presence of...concentrating on those with less risk. It may mean the difference in having an interested **buyer** and having them walk away. 2. Competition---number, size, relative cost, location. **Buyers** have great concern about competition, as you probably do yourself. However, their concern may be...can also change your competition to perhaps a less formidable combination. 3. Distribution of channels. **Buyers** generally perceive the least **risk** in company employed salespersons as opposed to manufacturer's representatives in field sales. However, industry...be contracted-out on an efficient basis. If the business is a distributor or dealer, **buyers** will be concerned about the **risk** that manufacturers may begin to sell direct, especially with the threat of E-commerce coming...are not already doing so. Don't fall behind your competitors in this area. 4. **Customers** ---type, number, concentration, location. **Buyers** like businesses that have financially solid **customers** who are not credit or slow-pay problems. They will often walk away from companies that have just a few **customers** that account for a high percentage of the company's sales/ They perceive lower **risk** if **customers** are well distributed in different markets that are all affected by the business cycle at if you can and should do something about poor credit or slow pay **customers**. Maybe you would be better off if you fire them. When one, two or three **customers** begin to account for a high percentage of sales, your internal red flag should go up. Since it is hard to turn down business from existing **customers**, consider whether you could just take part of their requirements. Also, concentrate on bringing in new business to balance out the existing **customers**. Try to diversify your **customer** base by market

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to moderate changes in the economy. 5. Pricing---trends, leadership. **Buyers** are ...distribution company where this happened, and the manufacturer had to sell direct to the major **customer** because there was no margin left for the distributor. This can have a major impact...

...to counter these negative influences. Perhaps you need to shift product mix, or develop another **customer** base, or increase your service level or product quality compared to competition. In any case, don't let these factors run your **business down**, as it will steadily lose value. 6.) Products---number,% of sales each, differentiation. **Buyers** favor companies that have a good product mix. If only one product, or too few...

...efforts are too diluted by products with small sales volume. On the other hand, major **customers** today want fewer suppliers, so there is pressure to expand product offerings. There is also...you can offer service or quality beyond what the competition can or will achieve. If **customers** are asking for broader product offerings from fewer suppliers, make a careful analysis as to...enough to justify the added investment and periodic expenses. Maybe you can negotiate a favorable **contract** to be the major supplier with controlled pricing. But remember that a **contract** that is easily switched to a competitor will be perceived as a long term risk...

...asset. These have to be balanced to enhance your value. The M & A Marketplace. 1. **Buyer** demand, **seller** supply and pricing level. The value of a company is greatly influenced by the demand increased in some industries by the development of consolidators. In other industries, strategic **buyers** have become more active. On the other hand, there is little demand in some industries...

...may rise or fall over the years. Objective: The individual owner cannot do much about **Buyer** Demand, nor the supply of other **sellers**, at a given point in time. However, you should remain sensitive to industry trends and ...least try to coordinate that with any identified favorable period in the financing area. 3. **Buyer** protection of type of business, industry and market. Values are higher when there are a lot of **buyers** who perceive your type of business as desirable, for any number of reasons. On the...to inject some variation, such as adding or deleting certain services or certain types of **customers**. 4. Health of strategic **buyer** population. The highest value for a company is generally going to come from a strategic **buyer**. However, if the group of potential strategic **buyers** has their own problems, none of them may be ...to buy your company if you were in that industry. Objective: If the obvious strategic **buyers** are not good candidates, you should look to other categories for possibilities. Many times, the best **buyer** is not in the most obvious category. It may be in a parallel industry, in an upstream supplier or downstream distributor or **customer**. Your alternative may be to wait until the obvious **buyer** population

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... Depending on their characteristics, they can be either value enhancers or detractors. For example, a **buyer**'s perception of **risk** is highly important. Depending on the characteristics of a factor, it may appear to increase...FINANCIAL PERFORMANCE: 1.) Growth rate of the company in the last 3 to 5 years. **Buyers** will value a high growth company at a higher multiple of earnings than a slow...margins over time. Inconsistent margins are also a caution flag. Objective: Examine your product mix, **customer** mix and geographic territories to find sources of low margin items, **customers** and sales territories. Determine if you would be better without these, or if replacements are...importance of the amount of profit. However, the trend and consistency are also consideration for **buyers**. A strong, consistent upward trend is a significant enhancer of value. Objective: Develop a well...of trade accounts receivable, relative to norms in their industry, trigger an immediate caution flag. **Buyers** wonder if there are quality and service problems, **customers** with financial problems that need to be dropped, or other risk issues. If inventory turnover... sales and other assets. A requirement for high fixed assets can often mean that a **buyer** has to invest in major capital purchases in the near future. If so, that reduces...out of line with industry norms, that also raises questions in the mind of a **buyer**. Objective: Be aware of the normal ratio of fixed assets to sales and other assets...A company that is located with debt raises several questions in the mind of a **buyer**. Why was the debt incurred? Has the requirement for debt service drained the company financially...If your debt is increasing to support growth, be prepared to explain this to a **buyer**. INTERNAL STRENGTHS AND WEAKNESSES. 1. Key employees---experience, training, capability. **Buyers** perceive **risk** in businesses where the employees have brief experience in the industry and/or the company...

...on vacation, ill or hurt, that indicates that they could not do so for a **buyer** either, so that is a detractor from value. Objective: Review where each of your ...Begin immediately to put training programs into place. Then have these all documented for potential **buyers**. If your employee experience level is low, consider making some changes if you have weak former, a **buyer** will worry about being non-competitive as pricing becomes more of an issue in today's marketplace. In the latter, a **buyer** will worry about having to increase pay scales after an acquisition and this will reduce...pay scales. Having plans that are either too rich or too sparse creates concern by **buyers**. It is very difficult to take anything away, but a **buyer** will like to be in a position of improving benefits, if affordable, so the employees...or not. But, don't overdo it and create a potential problem for a prospective **buyer** by saddling him with high cost plans. 4. Production equipment and processes---old, new, maintenance...possible upgrade with new controls. Plan to have capacity to handle some growth, so a **buyer** doesn't have to invest in new equipment immediately, provided that this ...be efficiently used at your current operating level. 5. Marketing and sales program and personnel. **Buyers** perceive that the hardest function to change or improve in a business is Sales and increase sales given the challenge and the resources. **Buyers** figure that enlarging operational and administrative capacity can be done much easier, so your efforts will pay off well. 6. Facility age, condition, suitability, expandability. **Buyers** want to be able to operate in a suitable and efficient facility, which may be...are on the horizon. INDUSTRY AND MARKETS. 1. Industry---growth rate, ecology factors. Very few **buyers** are interested in declining markets. So that decreases value. Another detraction is the presence of...concentrating on those with less risk. It may mean the difference in having an interested **buyer** and having them